



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कानपुर देहात
Kanpur Dehat

उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ
UP Regional Office Lucknow, Uttar Pradesh



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

Potential Linked Credit Plan

Year: 2025-26

District: Kanpur Dehat

State: Uttar Pradesh



National Bank for Agriculture and Rural
Development

Uttar Pradesh Regional Office, Lucknow

Foreward

Uttar Pradesh is steadily advancing towards its goal of achieving a trillion-dollar economy by 2027-28. Credit is an important catalyst for this growth and acts as a supplement to other economic activities. The credit to GSDP ratio at current prices of Uttar Pradesh has increased from 35% in 2022-23 to 41% in 2023-24, which is lower than all India average and way behind global peers. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. It is prepared after wide consultations with various stakeholders of the rural economy, including Govt. departments, banks, and NGOs. For the economic and all-round development of district, it is imperative to fully exploit the available potential, especially the activities of the primary sector and for this, credit investment from the banks is important.

Agriculture is the backbone of state's economy but in the context of increasing number of small and marginal farmers, new challenges like investment in agriculture sector, use of modern technology, strengthening of supply chain and creation of market for agricultural produce have emerged. The state is upgrading existing agricultural clusters along with creating new ones for a range of crops, fruits and vegetables, to take advantage of transformative potential of cluster farming. Additionally, One District One Product (ODOP) farming is being promoted with thrust on grading, packing, branding, and marketing through Common Facility Centers (CFCs), so as to reduce wastage of agri- produce and increase farmer's income. NABARD, has empowered FPOs, supporting collectivization of farmers. This has enhanced their income, market access, and bargaining power while also reduced their post-harvest losses. Further, Agri Stack, designed as an agriculture-centric Digital Public Infrastructure (DPI) has seen its initial pilot in Uttar Pradesh and is expected to drive the digitalization of agriculture sector.

Climate change has emerged as another factor affecting agriculture of Uttar Pradesh, which has 9 agro-climatic zones. NABARDs climate change initiatives have focused on enhancing climate resilience, sustainable agriculture, and rural livelihoods. These initiatives along with State's initiative are crucial for mitigating climate impacts and ensuring food security in vulnerable regions, considering that 30 districts of the state are highly vulnerable to climate change (ICAR-CRIDA). There is also a need to bolster Agri startups and introduce artificial intelligence (AI) in farming to boost smart farming practices.

Due to changing climate and increasing pressure on agriculture, it is necessary to shift the focus of development to MSME sector also. With over 9 million MSME units, UP has made substantial progress in registering the units on Udyam portal, facilitating adequate finance and promote branding, marketing, and promotion including export. MSMEs are major employment generators in Uttar Pradesh, providing jobs to millions of people, especially in rural and semi-urban areas.

As per national database, over 29 crore people in India are directly connected with the co-operative sector out of which about 1.85 crore are from Uttar Pradesh. Co-operative institutions are the backbone of the rural economy. NABARD has strived to provide all types of assistance to cooperative structure in the state (including >7000 PACS), which has promoted timely and concessional credit, capacity building of the staff, promoting use of technology and innovation to foster frictionless credit & also through computerization of PACS. NABARD is also handholding the three RRBs in the state and strengthening them, through thrust on technology upgrades, customer centric digital services (like internet and mobile banking) as well as bank centric digital upgrades (like CBS, HRMS management module, etc.) to enhance the efficiency of banks.

In view of all these developments, Potential Linked Credit Plan (PLP) document for the year 2025-26, provides a detailed scientific assessment of credit potential for various sectors in the district taking into account the long-term potential, availability of infrastructure, marketing support, credit absorption capacity and strength of the credit delivery system. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. I hope that this document will prove useful to the banks in preparing their roadmap for increasing credit flow in the district, and to the State Government in identifying the scope and magnitude of investment required in different sectors.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I express my gratitude to the honorable public representatives, District Magistrate, concerned departments of the district, RBI, SLBC, Lead District Managers, banks and other stakeholders for their cooperation in facilitating completion of this document in a timely and smooth manner. I also thank and congratulate my District Development Managers and the officials of NABARD Regional Office for their active role in preparing this document.

I hope that this document will faithfully carry forward its set objectives and the assessed potential for development of the district will be fully exploited through coordinated efforts of all.

Pankaj Kumar
Chief General Manager

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Rahul Kumar Yadav

District Development Manager

NABARD

Kanpur Dehat

PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Kanpur Dehat is situated around 120 Kms southwest of the state capital. The administrative headquarters of the district are located in Mati-Akbarpur. The district is part of the Kanpur division. It is located in the Upper Ganga Plain/Mid Ganga Plain regional climate zone.
2	Type of soil	The soil in Kanpur Dehat exhibits a variety of types and compositions. The major soil types in the district include Sandy soil found on ridges, Clayey soil found in depressions and Loamy soil found in the plains. These soil types support a range of agricultural activities in the region.
3	Primary occupation	The primary occupation in Kanpur Dehat is agriculture. The district's economy largely depends on agriculture, with many residents cultivating crops such as wheat, rice, and various pulses. Some industries are there in Rania and Jainpur.
4	Land holding structure	The district has Agricultural land holdings of 297213 with land area of 222166 Ha. 77% of the farmers are marginal farmers and another 14.80% farmers are small farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As against the PLP target of Rs.207966 Lakhs the total achievement of the district as per SLBC data is Rs.187506 Lakh which is 90.2 percent of the total target.
2	CD Ratio	CD Ratio of the district as on 31 March 2024 is 47.9 percent.

3	Investment credit in agriculture	Agriculture Term loan in the district during FY2024 has been Rs.15837.61 Lakh. The major sectors are Dairy Development (Rs.5320.96 Lakh) and Farm Mechanization (Rs.860.2 Lakh).
4	Credit flow to MSMEs	MSME credit share in the district annual credit priority sector disbursements is increasing. Total priority sector MSME credit in the district during FY2024 has been Rs.47129 Lakh.
5	Other significant credit flow, if any	Other significant credit flow has been there in Housing sector credit Rs.1767.28 Lakh.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For FY 2025-26 Rs.217753 lakhs have been earmarked for crop loan agri-term loan agri-infrastructure loans and other allied sectors Rs.64080 lakhs for MSME Sector and Rs.28849 Lakh for other priority sector loans. Accordingly Total PLP projections is Rs.3106.83 Lakh.
2	Projection for agriculture and its components	According to the PLP estimate for 2025-26 credit potential for crop loans is estimated at Rs.155720 Lakh, Agri term loan has been estimated at Rs.46620 Lakh. Further potential for Agri-infra loans and and Agri-ancilliary activities is estimated at Rs.7570 Lakh and Rs.7842 Lakh Respectively.
3	Projection for MSMEs	According to the PLP estimate for 2025-26 the credit potential for Micro Small and Medium Enterprises (MSMEs) is projected at Rs.64080 Lakh. This includes Rs.44880 Lakh for Term loan and and Rs.19200 Lakh for Working capital loans
4	Projection for other purposes	For 2025-26 the PLP estimate for other priority sectors indicates a credit Potential of Rs.28849 Lakh. This includes Rs.1258 Lakh for education loans Rs.15011 Lakh for housing loans and Rs.93 Lakh for export credit.

5. Developmental Initiatives

1. Specific campaigns are also being conducted by the central government, state government, RBI, NABARD, and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
2. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6,000 per year to all farmers to the eligible farmers
3. NABARD has facilitated the formation of 3 FPOs under the Government of India's CSS 10,000 FPO program in Akbarpur, Rajpur and Rasoolabad Blocks of Kanpur Dehat.
4. Various government schemes, such as the Agriculture Infrastructure Fund (AIF), the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
5. Further, the Prime Minister's Employment Generation Programme (PMEGP), the Mukhyamantri Yuva Swavalamban Yojana (MYSY), PM Street Vendor's AtmaNirbhar Nidhi (PMSVANidhi), are actively implemented in the district for employment generation and supporting MSMEs.
6. The state government's ODOP (One District One Product) scheme is being implemented in the district

6. Thrust Areas

1. In 2025-26, the focus area will be the use of technology in agriculture. Technology-related projects can be adopted on a pilot basis.
2. Further, it is essential to emphasize integrated farming systems, promoting producer organizations for product aggregation, infrastructure development, particularly storage and logistics services for agricultural products.
3. MSME credit has been increased since there is focus on the MSME development in the district and lot of prospects are there due to proximity with Kanpur Dehat.
4. In 2024-25, priority has been given to financing SHGs/JLGs, forming farmer producer groups, etc., in the district.

7. Major Constraints and Suggested Action Points

1. In agriculture, 92% of the holdings are in the small and marginal category.
2. Agriculture is still in its traditional form, and there is a lack of resources and conceptual barriers to transforming it into an agri-business.
3. This document also highlights the lack of basic infrastructure and provides some necessary suggestions for the construction of basic infrastructure for various sub-sectors such as crop production, horticulture, land development, minor irrigation, animal husbandry, and other areas.

8. Way Forward

1. Coordination between government agencies, banks, development departments, and NABARD will promote capital formation in agricultural financing
2. This includes financial inclusion, literacy, and effective implementation of government subsidy schemes.
3. Bank financing should support joint liability groups, cultivators, and agricultural laborers.
4. Various government schemes such as Agri-Clinic Agri-Business Centers, Agricultural Marketing Infrastructure, PM Formalization of Micro Food Processing Enterprises scheme, formation and promotion of Farmer Producer Organizations, Agriculture Infrastructure Fund, National Livestock Mission, etc.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

2. Objectives

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee

are made use of while arriving at the financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.

3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<p>Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</p> <p>Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</p> <p>Estimation of potential for rejuvenation of existing plantations.</p>
5	Animal Husbandry - Dairy	<p>Collection of data on number of milch animals as per the latest census;</p> <p>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and</p> <p>1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</p>

5. Agency wise Use

Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	202340.84
1	Crop Production, Maintenance and Marketing	159318.24
2	Term Loan for agriculture and allied activities	43022.60
B	Agriculture Infrastructure	7569.98
C	Ancillary activities	7842.80
I	Credit Potential for Agriculture A+B+C)	217753.62
II	Micro, Small and Medium Enterprises	64080.00
III	Export Credit	93.20
IV	Education	1258.20
V	Housing	15011.00
VI	Social Infrastructure	629.87
VII	Renewable energy	1307.25
VIII	Others	10550.25
	Total Priority Sector	310683.39

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	155720.33
2	Water Resources	4288.21
3	Farm Mechanisation	3878.74
4	Plantation & Horticulture with Sericulture	883.02
5	Forestry & Waste Land Development	526.79
6	Animal Husbandry - Dairy	24032.10
7	Animal Husbandry - Poultry	2614.43
8	Animal Husbandry - Sheep, Goat, Piggery	4616.42
9	Fisheries	521.30
10	Farm Credit- Others	5259.50
	Sub total	202340.84
B	Agriculture Infrastructure	
1	Construction of storage	6576.25
2	Land development, Soil conservation, Wasteland development	536.77
3	Agriculture Infrastructure - Others	456.96
	Sub total	7569.98
C	Ancillary activities	
1	Food & Agro. Processing	4970.30
2	Ancillary activities - Others	2872.50
	Sub Total	7842.80
II	Micro, Small and Medium Enterprises	
	Total MSME	64080.00
III	Export Credit	93.20
IV	Education	1258.20
V	Housing	15011.00
VI	Social Infrastructure	629.87
VII	Renewable energy	1307.25
VIII	Others	10550.25
	Total Priority Sector	310683.39

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3021
2	No. of Sub Divisions	5
3	No. of Blocks	10
4	No. of revenue villages	922
5	No. of Gram Panchayats	618

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Kanpur Dehat
3	Agro-climatic Zone 1	Mid Western Plain
4	Agro-climatic Zone 2	Middle Gangetic Plains Region
5	Climate	Dry sub humid - Semi arid
6	Soil Type	Alluvial sandy loam

3. Land Utilisation

Sr. No.	Particulars	Nos.
1	Total Geographical Area	302100
2	Forest Land	6642
3	Area not available for cultivation	7136
4	Barren and Unculturable land	31420
5	Permanent Pasture and Grazing Land	370
6	Land under Miscellaneous Tree Crops	1583
7	Cultivable Wasteland	7259
8	Current Fallow	29247
9	Other Fallow	8023

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	3
2	Critical	0
3	Semi Critical	7
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	10

5. Distribution of Land Holding

Classification of Holding		Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	230046	77	85255	38
2	>1 to <=2 ha	44172	15	60473	27
3	>2 to <=4 ha	18329	6	49572	22
4	>4 to <=10 ha	4511	2	24137	11
5	>10 ha	155	0	2729	1
6	Total	297213	100	222166	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	225
2	Of the above, Small/ Marginal Farmers	202
3	Agricultural Labourers	234
4	Workers engaged in Household Industries	21
5	Other workers	14

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1796.17	963.25	832.92	1622.76	173.42
2	Scheduled Caste	460.54	248.19	212.35	431.97	28.57
3	Scheduled Tribe	0.79	0.39	0.40	0.76	0.03
4	Literate	1170.24	692.96	477.28	1049.38	120.86
5	BPL	197.00	109.00	88.00	183.00	14.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	330.00
2	Rural Households	299.00
3	BPL Households	198.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	272.00
2	Having source of drinking water	330.00
3	Having electricity supply	330.00
4	Having independent toilets	272.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	922
2	Villages having Agriculture Power Supply	922
3	Villages having Post Offices	169
4	Villages having Banking Facilities	915
5	Villages having Primary Schools	922
6	Villages having Primary Health Centres	60
7	Villages having Potable Water Supply	922
8	Villages connected with Paved Approach Roads	915

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	District Statistical Handbook
2. Soil & Climate	District Statistical Handbook
3. Land Utilisation [Ha]	District Statistical Handbook
4. Ground Water Scenario (No. of blocks)	District Statistical Handbook
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	District Statistical Handbook
8. Households [In '000]	District Statistical Handbook, census.gov.in
9. Household Amenities [Nos. in '000 Households]	censusindia.gov.in
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook,

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1788
2	Primary Health Centres	12
3	Primary Health Sub-Centres	29
4	Dispensaries	250
5	Hospitals	3
6	Hospital Beds	722

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1783
2	Registered FPOs	48
3	Agro Service Centres	38
4	Soil Testing Centres	2
5	Approved nurseries	27
6	Agriculture Pumpsets	5
7	Pumpsets Energised	0
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	259
2	Irrigation Potential Created	172
3	Net Irrigated Area (Total area irrigated at least once)	244
4	Area irrigated by Canals/ Channels	44
5	Area irrigated by Wells	2
6	Area irrigated by Tanks	0
7	Area irrigated by other Sources	121
8	Irrigation Potential Utilized (Gross Irrigated Area)	172

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2906
2	Railway Line [km]	191
3	Public Transport Vehicle [Nos]	1546
4	Goods Transport Vehicles [Nos.]	13333

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	115
2.	Fruit (Pulp/ Juice/ Fruit drink)	5
3.	Spices (Masala Powders/ Pastes)	25
4.	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	31
5.	Cotton (Ginning/ Spinning/ Weaving)	0
6.	Milk (Chilling/ Cooling/ Processing, etc.)	0
7.	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	8
8.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0
9.	Others	4

16. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	25993	556	25437
2	Cattle - Indigenous	68644	2694	65950
3	Buffaloes	285564	7045	278519
4	Sheep - Cross bred	480	240	240
5	Sheep - Indigenous	13762	6881	6881
6	Goat	420846	210423	210423
7	Pig - Cross bred	112	56	56
8	Pig - Indigenous	1858	929	929
9	Horse/Donkey/Camel	136	68	68
10	Rabbit	20	10	10
11	Poultry - Improved	1098	549	549
12	Poultry - Indigenous	232858	116429	116429

17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1.	Veterinary Hospitals	3
2.	Veterinary Dispensaries	27
3.	Disease Diagnostic Centres	56
4.	Artificial Insemination Centers	86
5.	Animal Breeding Farms	0
6.	Dairy Cooperative Societies	19
7.	Milk Collection Centres	786
8.	Fishermen Societies	4
9.	Livestock Aid Centers (No.)	56

18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	39.00	MT	2	gm/day
2	Egg	102.00	Lakh Nos.	6	nos/p.a.
3	Milk	524.00	Lakh LPD	29	gm/day
4	Meat	7.00	MT	4	gm/day
5	Wool	0.90	MT	0	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Handbook
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Handbook FPO Shakti Portal
13. Irrigation Coverage ['000 Ha]	District Statistical Handbook
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Processing Units	District Statistical Handbook FOSCOS FSSAI portal
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Livestock Census 2019

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to GDP district	27.68	26.66	32.44
2	Land Holdings - SF (%)	41.00	77.00	77.00
3	Land Holdings - MF (%)	23.00	14.80	14.80
4	Rainfall -Normal (mm)	840	840	840
5	Rainfall - Actual (mm)	795	832	771
6	Cropping Pattern	kharif crops - paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sarson etc. Vegetables- Tomato Green chili Green peas Onion and Potato	kharif crops - paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sarson etc. Vegetables- Tomato Green chili Green peas Onion and Potato	kharif crops - paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sarson etc. Vegetables- Tomato Green chili Green peas Onion and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	111573.00	136342.00	135113.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	40.00	141.00	3525.00	40.00	136.00	3400.00	41.00	133.00	3243.90
2	Wheat	124.00	521.00	4201.61	125.00	498.00	3984.00	125.00	457.00	3656.00
3	Barley	5.00	16.00	3200.00	5.00	16.00	3200.00	6.00	14.00	2333.33
4	Maize	11.00	50.00	4545.45	11.00	38.00	3454.55	15.00	33.00	2200.00
5	Urdbean	4.00	5.00	1250.00	4.00	4.00	1000.00	7.00	5.00	714.29
6	Mungbean	1.00	1.00	1000.00	1.00	1.00	1000.00	1.00	1.00	1000.00
7	Horse Gram	23.00	34.00	1478.26	23.00	31.00	1347.83	26.00	32.00	1230.77
8	Pea	1.00	3.00	3000.00	1.00	3.00	3000.00	3.00	5.00	1666.67
9	Pigeon Pea	7.00	16.00	2285.71	7.00	15.00	2142.86	9.00	13.00	1444.44
10	Indian Mustard	24.00	37.00	1541.67	24.00	45.00	1875.00	33.00	43.00	1303.03

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	330.00	330.00	334.00
2	Net sown area (lakh ha)	224.00	224.00	225.00
3	Cropping intensity (%)	147.32	147.32	148.44

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	63.28	63.28	63.28
2	Fertilizer consumption - Rabi (kg/ha)	123.41	123.41	123.41
3	Total (kg/ha)	186.69	186.69	186.69

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCS/ eNAM platforms (No.)	5	5	5

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	100603	100603	91353
2	GLC through KCC (Rs. lakh)	124067.00	124067.00	114456.00

Table 8: PM Kisan & other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	324551	324551	324551

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	529928	529928	529928

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	75967	74102	59418
2	Crop Loss Compensation, if any (Rs. lakh)	8572.00	7484.00	12670.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Barley	32.00	34.00	37.00
2	Horse Gram	39.00	36.00	38.00
3	Maize	43.00	49.00	50.00
4	Mungbean	44.00	50.00	50.00
5	Pigeon Pea	33.00	34.00	34.00
6	Rice	63.00	62.00	64.00
7	Urdbean	29.00	29.00	30.00
8	Wheat	32.00	33.00	33.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	LDM Office and SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook
Table 5: Input Use Pattern	District Statistical Handbook
Table 6: Trend in procurement/marketing	District Statistical Handbook & agmarknet.gov.in
Table 7: KCC Coverage	LDM Office and SLBC India Portal
Table 8: PM Kisan & Other DBTs	Agriculture Department
Table 9: Soil testing facilities	KVK
Table 10: Crop Insurance	pmfby.gov.in
Table 11: Seed Replacement Ratio %	Agriculture Department & SEED NET Portal

Water Resources
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	172	172	166
2	Net Irrigated Area ('000 ha)	172	172	166
3	Gross Irrigated Area ('000 ha)	224	224	224

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1.	Uttar Pradesh	Kanpur Dehat	Akbarpur	Semi-critical	Semi-critical	Semi-critical
2.	Uttar Pradesh	Kanpur Dehat	Amrodha	Safe	Safe	Safe
3.	Uttar Pradesh	Kanpur Dehat	Derapur	Semi-critical	Semi-critical	Semi-critical
4.	Uttar Pradesh	Kanpur Dehat	Jhinhak	Semi-critical	Semi-critical	Semi-critical
5.	Uttar Pradesh	Kanpur Dehat	Maitha	Semi-critical	Semi-critical	Semi-critical
6.	Uttar Pradesh	Kanpur Dehat	Malasa	Semi-critical	Semi-critical	Semi-critical
7.	Uttar Pradesh	Kanpur Dehat	Rajpur	Safe	Safe	Safe
8.	Uttar Pradesh	Kanpur Dehat	Rasulabad	Semi-critical	Semi-critical	Semi-critical
9.	Uttar Pradesh	Kanpur Dehat	Sandalpur	Safe	Safe	Safe
10.	Uttar Pradesh	Kanpur Dehat	Sarbankhera	Semi-critical	Semi-critical	Semi-critical

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Statistical Handbook
Table 2: Block level water exploitation status	cgwb.gov.in

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	498.00	1482.00	860.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	49447	49447	49447
2	Power Tillers	100	100	100
3	Threshers/Cutters	33557	33557	33557

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	82	82	82
2	Other minor repair & service centers (No.)	120	120	120

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	District Statistical Handbook & Agri Dept.
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture
Table 1: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.01	1.10	0.01	1.10	0.01	1.10
2	Watermelon	0.47	5.00	0.47	5.00	0.47	5.00
3	Potato	3.47	97.00	3.47	102.00	3.47	95.00
4	Tomato	0.34	3.50	0.34	3.50	0.34	3.50
5	Ginger	0.10	1.00	0.10	1.00	0.10	1.00
6	Garlic	0.11	1.00	0.11	1.00	0.11	1.00
7	Chilli	0.01	1.10	0.01	1.10	0.01	1.10

Table 2: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold storage	9	9	10

Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	District Horticulture Office
Table 2: NHM Schemes (Cumulative Nos.)	District Horticulture Office

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	7	7	7
2	Waste Land ('000 ha)	2	2	2
3	Degraded Land ('000 ha)	14	14	8

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	29	29	29

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	District Statistical Handbook

District Profile Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry – Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1589.06	3684.73	5320.96
2	KCC for working capital (₹ lakh)	138.89	140.53	3230.82
3	KCC for working capital (No.)	181	161	6167
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	8	8	8

Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Processing Infrastructure	District Animal Husbandry Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry – Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	33.31	47.73	49.25
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	244500	244500	244500
4	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Poultry	Livestock Census 2019

Animal Husbandry - SGP
Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Cross breed
2	Popular goat breed(s)	Barbari
3	Popular pig breed(s)	Cross breed

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	District Animal Husbandry Department

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	72.22	78.00	88.77
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	73	87	65
4	KCC for working capital (₹ lakh)	4.47	48.91	86.22

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	454	454	454
2	Reservoirs (No.)	101	101	101
3	Cage Culture/ Bio-floc technology (No.)	10	10	10
4	Fish Seed Hatchery (No.)	2	2	2

Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	0	0	0
2	Mechanised/ non-mechanised boats	0	0	0
3	Marine Fishing Equipment Service Centers	0	0	0

Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	0	0	0
2	Area developed (ha)	0	0	0
3	Area available for development (ha)	0	0	0

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Inland Fisheries Facilities	District Fisheries Department
Table 3 : Marine Fisheries (No.)	District Fisheries Department
Table 4 : Brackish Water Fisheries	District Fisheries Department
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	11599.79	17404.06	15837.61
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	11599.79	17404.06	15837.61

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	40.00	84.00	207.45
2	Loans for Storage Godowns (₹ lakh)	8.75	0.77	0.26
3	Loans for Other Agri Infrastructure (₹ lakh)	31.25	83.23	207.19

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	9	9	10
2	Cold Storages (Capacity - '000 MT)	80	70	68
3	Storage Godowns (No.)	28	29	29
4	Storage Godowns (Capacity - '000 MT)	44	44	44
5	Market Yards [Nos] / Wholesale Market (No.)	5	5	5
6	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	1300	1300	1300

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Agri Storage Infrastructure	District Statistical Hand Book

Land Development, Soil Conservation & Watershed Development

Table 1: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	7	7	7
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	7	7	7

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area requiring Soil Treatment & Area Treated	Soil and Conservation Department
Table 3: NABARD's interventions	NABARD

District Profile
Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure-others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	11599.00	17404.00	15837.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	59770.00	59770.00	59770.00
2	Pesticides Consumption ('000 kg)	154.00	155.00	157.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	20	20	20
2	Bio-Fertilizers ('000 kg)	1	1	1
3	Bio-Pesticides ('000 kg)	2	5	2
4	Vermi Compost ('000 kg)	100	100	100

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	2	2	2
2	Seed Processing Capacity ('000 kg)	5	5	5
3	Food Quality Testing Labs	0	0	0
4	Food Parks (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

Agri Ancilliary Activities - Food & Agro Processing & others

Table 1 - GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1682.00	3683.00	9028.00
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	6951.00	12637.00	12104.00

Table 2: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	20	20	20
2	ACABCs (No.)	11	9	9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	District Marketing Department
Table 3: Other Ancilliary Services	agriculture.up.gov.in

MSME

Table 1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	19051.00	30046.00	47129.00
2	No. of units financed	5604	6318	9310
3	Loans under Stand Up India Scheme (Rs. lakh)	5.00	28.00	298.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	17936	17936	17936
3	Small Units (No.)	337	337	337
4	Medium Units (No.)	29	29	29
5	Udyog Aadhar Registrations (No.)	18302	18302	18302

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	8	8	8

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook

Export/ Education/ Housing
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	133.00	129.00	166.00
3	GLC under Housing (Rs. lakh)	706.00	1237.00	1767.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	16062	16062	16062
2	Amt of subsidy released (Rs. lakh)	24093.00	24093.00	24093.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Progress under PMAY	Ministry of Rural Development & rhreporting.nic.in

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	352.00	1578.00	7982.00

Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt investments / Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Minor/Micro Irrigation	1	1	0
2	Rural Roads	0	0	21
3	Rural Bridges	0	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal RIDF Portal
Table 2: Progress under Govt. investments (Type and number of projects)	LDM Office & SLBC India Portal

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	6.00	0.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Social Infrastructure Projects	0	3	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Projects (Cumulative)	LDM Office & SLBC India Portal

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
2	Assistance under other Renewable Energy Initiatives (Rs. lakh)	10.60	2.41	9.61

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Renewable Energy Projects	2	3	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Go Green Initiatives	NABARD

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	24.00	673.00	1747.00
2	JLG Bank Linkage (Rs. lakh)	402.00	696.00	1663.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	10.00	0.00	0.00
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	8.00	2.00	0.00
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed	0	0	0
3	No. of SHGs credit linked (including repeat finance)	55	869	1149
4	Bank loan disbursed (Rs. lakh)	24.00	673.00	1747.00
5	Average loan per SHG (Rs. lakh)	0.44	0.77	1.52
6	Percentage of women SHGs %	99.00	99.00	99.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Promotional Interventions	Assistance under NABARD Schemes
Table 3: Status of SHGs	NRLM Portal

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	43	43	43
2	Consumer Stores (No.)	3	3	3
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	8	8	8
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	23	23	29
11	Total (No)	77	77	83

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	99	99	99
2	Multi state cooperative societies (No.)	4	4	4

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2024		
				Sector	No of Societies	Spread
1	Uttar Pradesh	Kanpur Dehat	Akbarpur	Milk Societies	4	Deficient
2	Uttar Pradesh	Kanpur Dehat	Amrodha	Milk Societies	4	Deficient
3	Uttar Pradesh	Kanpur Dehat	Derapur	Milk Societies	4	Deficient
4	Uttar Pradesh	Kanpur Dehat	Jhinhak	Milk Societies	4	Deficient
5	Uttar Pradesh	Kanpur Dehat	Maitha	Milk Societies	4	Deficient
6	Uttar Pradesh	Kanpur Dehat	Malasa	Milk Societies	4	Deficient
7	Uttar Pradesh	Kanpur Dehat	Rajpur	Milk Societies	4	Deficient
8	Uttar Pradesh	Kanpur Dehat	Rasulabad	Milk Societies	4	Deficient
9	Uttar Pradesh	Kanpur Dehat	Sandalpur	Milk Societies	4	Deficient
10	Uttar Pradesh	Kanpur Dehat	Sarbankhera	Milk Societies	4	Deficient

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	15	100	48	52	0	0	8048	340	6	3300
Regional Rural Bank	1	60	51	9	0	0	3425	204	10	5500
District Central Coop. Bank	1	13	8	4	1	0	0	0	47	25385
Coop. Agr. & Rural Dev. Bank	1	4	3	0	1	0	0	0	154	82500
Primary Agr. Coop. Society	99	99	99	0	0	0	0	0	6	3300
Others	1	2	1	1	0	9	4440	1368	309	165000
All Agencies	118	278	210	66	2	9	15913	1912		

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024				
Commercial Banks				392030.00	441345.00	499710.00		13.2		71.5
Regional Rural Bank				147753.00	163895.00	181515.00		10.8		26.0
Cooperative Banks				12434.00	14934.00	15664.00		4.9		2.2

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	547761	312660	66863	44950
Regional Rural Bank	321585	168647	48191	47966
Cooperative Banks	0	485	40	201
Others	0	0	155	0
All Agencies	869346	481792	115249	93117

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	105977.72	46.6	62675.31	27.6	57822.43	25.4	0.00	0.0
Regional Rural Bank	76574.47	76.5	67484.05	67.4	64897.57	64.8	0.00	0.0
Cooperative Banks	4735.70	69.6	4735.70	69.6	4735.70	69.6	0.00	0.0
Others	218.39	80.9	218.39	80.9	218.00	80.7	0.00	0.0
All Agencies	187506.28	56.0	135113.45	40.4	127673.70	38.2	0.00	0.0
							28736.23	8.6

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment [Rs. lakh]	
Commercial Banks	92233.00	65783.00	71.3	105926.00	88270.00	83.3	114950.00	105977.00	114950.00	105977.00	92.2	105977.00	82.3
Regional Rural Bank	57776.00	54459.35	94.3	61917.00	77524.00	125.2	76280.00	76574.00	76280.00	76574.00	100.4	76574.00	109.7
Cooperative Banks	15232.00	10473.84	68.8	15858.00	5813.00	36.7	16736.00	4736.00	16736.00	4736.00	28.3	4736.00	52.7
Others	0.00	0.00	0.0	0.00	218.00	0.0	0.00	219.00	0.00	219.00	0.0	219.00	0.0
All Agencies	165241.00	130716.19	79.1	183701.00	171825.00	93.5	207966.00	187506.00	207966.00	187506.00	90.2	187506.00	87.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment [Rs. lakh]	
Crop Loan	89068.00	91124.00	102.3	91644.00	124024.00	135.3	110095.00	114456.00	110095.00	114456.00	104.0	114456.00	113.9
Term Loan (Agri.)	49098.00	20449.00	41.6	37880.00	13708.00	36.2	40410.00	20656.00	40410.00	20656.00	51.1	20656.00	38.9
Total Agri. Credit	138166.00	111573.00	80.8	129524.00	137732.00	106.3	150505.00	135112.00	150505.00	135112.00	89.8	135112.00	92.3
MSME	17000.00	11703.00	68.8	20570.00	29032.00	141.1	20918.00	47129.00	20918.00	47129.00	225.3	47129.00	145.1
Other Priority Sectors*	10075.00	7332.00	72.8	33607.00	5061.00	15.1	36543.00	5265.00	36543.00	5265.00	14.4	5265.00	43.9
Total Priority Sector	165241.00	130608.00	79.0	183701.00	171825.00	93.5	207966.00	187506.00	207966.00	187506.00	90.2	187506.00	87.6

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	223365.00	18737.02	8.4	193624.19	21379.41	11.0	227338.00	20986.31	9.2	9.6
Regional Rural Bank	84555.00	8214.85	9.7	83769.33	4386.29	5.2	100160.00	2794.96	2.8	7.5
Cooperative Banks	10960.00	1174.00	10.7	5067.36	1371.58	27.1	6802.00	1838.38	27.0	18.9
Others	0.00	0.00	0.0	267.00	0.00	0.0	270.00	2.55	0.9	0.0
All Agencies	318880.00	28125.87	8.8	282727.88	27137.28	9.6	334570.00	25622.20	7.7	8.7

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	SLBC India portal
2	https://rbicp.slbcindia.com/StateHome/SlbcReport.aspx
3	LDM Office Kanpur Dehat

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations

iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national

level software for ARDBs.

vii. Co-operative Education – Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi. To provide facilities at par with FPOs for existing PACS

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal

role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will

promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

2.3. Highlights related to Rural Development & Non-Farm Sector

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

3. Special Refinance Scheme (SRS) on PACS as MSCs: NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

4. Credit-linked subsidy schemes of GoI

4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project - Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

8. Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

9.e. National FPO Policy:

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

10. Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):
The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:
A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

13. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

5. Govt Sponsored Programmes linked with Bank Credit

1. Policy Initiatives - State Govt. (including Cooperatives)

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening Project (UP-AGREES): UP-AGREES supported by the World Bank aims to enhance agricultural productivity and rural enterprise development. The project focuses on modernizing farm practices improving market access and boosting agro-based enterprises. It also strengthens rural infrastructure including irrigation and storage. By promoting innovation and investment in agriculture the project seeks to improve livelihoods create jobs and drive sustainable economic growth in rural areas of Uttar Pradesh. The project having a total project cost of \$500 million is being implemented by Uttar Pradesh Diversified Agriculture Support Project (UPDASP). With a commitment amount of \$338.19

million the project is scheduled to close by October 31 2030.
<https://projects.worldbank.org/en/projects-operations/project-detail/P178253>)

Uttar Pradesh One District One Product Marketing Promotion Scheme: It aims to preserve local crafts boost incomes and employment enhance product quality promote artistic branding and elevate the concept nationally and internationally. The scheme provides financial assistance to micro and small entrepreneurs to participate in national fairs and exhibitions with the Directorate of Industry and Enterprise Promotion as the nodal department. Entrepreneurs aged 18 years and above can avail of this facility once a year. (Link: <https://diupmsme.upsdc.gov.in/>)

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50 to 350 hectares receive financial support between Rs. 10 lakh to Rs. 40 lakh with additional Rs. 6 lakh for larger areas. Payments are made in installments: 40 percent in the first year and 15 percent annually for the next four years. The policy also offers subsidies for new processing units near clusters transport subsidies and exemptions from mandi fees and development cess on specific produce. Other initiatives include promoting courses in agriculture exports supporting packaging design establishing traceability systems and setting up Export Facilitation Centers. The policy aims to boost market intelligence innovation and the adoption of Good Agricultural Practices with a focus on organizing international buyer-seller meets and encouraging business start-ups and investments.(Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>).

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging

the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27). The policy seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

Mukhyamantri Laghu Sinchai Yojana: Aims to enhance agricultural irrigation by providing private irrigation facilities. It emphasizes solar energy and micro irrigation. The scheme will construct shallow medium deep and deep tube wells to help farmers become self-reliant and support economic development. (Link: <https://govtschemes.in/>)

Uttar Pradesh Mukhyamantri Khet Suraksha Yojana: To protect the crops of farmers in the border areas that are damaged by wild animals among which Nilgai monkeys and wild boars. The beneficiary will be given a grant of Rs 1.43 lakh for solar fencing for 12 volts current for farm security or a total of 60percent of the cost per hectare.

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-breeds with 50percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies for fodder cutting machines animal insurance and shed construction. (Link:

<https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

Uttar Pradesh Mukhyamantri Pragatisheel Pashupalak Protsahan Yojana: Launched in 2023 the Uttar Pradesh Chief Minister Progressive Livestock Farmer Incentive Scheme encourages farmers to rear high-quality indigenous cows by providing financial assistance. The Dairy Development Department oversees the scheme which aims to boost employment improve living standards and increase milk productivity and farmers' income. The scheme is implemented across all districts offering financial aid of Rs. 10000 to Rs. 15000 per cow with benefits provided once per cow and up to two cows per farmer.

Nand Baba Dugdh Mission: The Nand Baba Dugdh Mission in Uttar Pradesh aims to transform the dairy sector by boosting milk production and enhancing dairy farming practices. The mission focuses on increasing milk yield and quality by providing financial assistance for dairy farm infrastructure offering training and support to dairy farmers for improving milk quality and establishing milk processing units to enhance value addition.

(Link: <https://updairydevelopment.gov.in/NBDMSchemes-hi.aspx>)

Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-

a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.

b. 50 percent of the cost or maximum Rs.10000/- for pipe system.

c. Maximum Rs. 68000/- for electrification of tube well.

(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Uttar Pradesh Medium Depth Tube Well Free Boring Scheme: Under

Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the

following benefits will be given to the farmers: -

a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)

b. Rs 10000/- for water distribution system.

c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Uttar Pradesh Shallow Tubewell Free Boring Scheme: Under the scheme small farmers receive Rs. 5000 for boring and Rs. 4500 for a pumpset whereas the Marginal farmers are granted Rs. 7000 for boring and Rs. 6000 for a pumpset. Scheduled Caste and Scheduled Tribe farmers receive Rs. 10000 for boring and Rs. 9000 for a pumpset. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Uttar Pradesh Khet Talab Yojana: Under the Uttar Pradesh Khet Talab Yojana the government is helping in the construction of two types of ponds small and big ponds and provides 50 percent subsidy paid in three installments.

Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)

Uttar Pradesh Startup Policy 2020: The policy envisions establishment of one in every district of the state and a total of 100 incubators and 10000 startups in five years employment generation for about 1 lakh youth establishment of Center of Excellence etc. (Link - <https://nri.up.gov.in>)

Vishwakarma Shram Samman Yojana: The Uttar Pradesh government has

decided to provide financial assistance to traditional artists and craftsmen such as carpenters tailors barbers goldsmiths blacksmiths potters confectioners cobblers and basket weavers. Through the Vishwakarma Shram Samman Yojana the government will offer financial aid ranging from Rs.10000 to Rs.10 lakh. The scheme aims to cover migrant workers and traditional artisans by providing free training related to their profession. Every year the government aims to provide jobs to over 15000 people through this scheme with funds directly transferred to their bank accounts. (Link- <https://diupmsme.upsdc.gov.in/>)

Uttar Pradesh Solar Energy Policy 2022:- The Uttar Pradesh Solar Energy Policy -2022 policy mainly focuses to provide low cost and reliable power to the people of UP and to reduce the dependence on fossil fuels and achieve renewable power. The Policy aims to achieve a target of 22000MW Solar Power Projects up to 2026-27. Solar Rooftop installations in residential sector will be encouraged.

2. State Budget

2.1. Important Announcements

The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2024-25 (at current prices) is projected to be Rs 2499076 crore amounting to growth of 5.8percent over 2023-24.

Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 696632 crore an increase of 14percent over the revised estimates of 2023-24. In addition debt of Rs 39806 crore will be repaid by the state.

Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 610101 crore an increase of 15percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3percent of GSDP (Rs 74147 crore). This is roughly the same as the revised estimates for 2023-24. Uttar Pradesh had a revenue surplus of

1.7 percent in 2022-23.

Fiscal deficit for 2024-25 is targeted at 3.46percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49percent of GSDP roughly the same as the budget estimate for 2023-24.

Uttar Pradesh has allocated 3.1percent of its total expenditure towards agriculture significantly lower than the average expenditure on agriculture by states (5.9 percent).

2.2. Highlights related Agriculture & Farm Sector

Three new schemes will be launched to promote agriculture in gram panchayats. These are: State Agriculture Development Scheme World Bank Assisted UP Agri Scheme and Automatic Weather Station-Automatic Rain Gauge Scheme. The total allocation under the three schemes is Rs 460 crore.

The restrictions on providing private Tubewell connections in

Dark Zones have been removed as result of which approx. 1 lakh farmers have been benefitted.

In the Bundelkhand region the benefit of seasonal tariff and the facility of temporary power connection have been extended for irrigation of single Rabi crop.

Around 46 lakh Sugarcane farmers were facilitated with a record payment of Rs. 233793 crore.

For the Crushing Session 2023-24 the price of Early cultivars has been raised to Rs. 370 from Rs. 350 for general cultivars it has been raised to Rs. 360 from Rs. 340 and for unsuitable cultivars the price has been raised to Rs. 355 from Rs. 335.

For the implementation of PM-KUSUM scheme an amount of Rs. 449.45 crore have been proposed. This is double that of the previous financial year.

Mukhyamantri Khet Suraksha Scheme is being started with financial outlay of Rs. 50 crore.

Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300 crore have been proposed to provide financial incentives to eligible units. This is double the amount drawn for previous year.

Under the Uttar Pradesh Food Processing Industry Policy-2017 an amount of Rs. 50 crore have been proposed which double of the previous FY.

The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 25percent increased income to the sugarcane farmers.

The expected area under cultivation for Sugarcane for crushing season 2023-24 is expected to be 29.66 lakh ha. and sugar production is estimated to be over 110 lakh tonne.

In the newly formed Sugar mills of 500 TCD capacity in Pipraich and Munderwa 27 MW electricity production unit and Sulphur less sugar production units have been installed.

Rs. 106.95 lakh crore have been proposed for revival and strengthening of Milk unions.

Under the Nand Baba Dugdh Mission Rs. 74.21 crore have been proposed which is 21percent higher than the previous year.

Under the Uttar Pradesh milk Production Promotion Scheme-2022 for incentivizing the Milk industry units Rs. 25 crore have been proposed.

For construction of a new Dairy Unit at Mathura with a capacity of 30000 litres per day (expansion of 01 lakh litres per day) Rs. 23 crore have been proposed.

For the protection of cows and to solve the problem of destitute cows 303 large cow conservation centers are operated in all the

districts of the state.

About 7239 cow shelters are operated in the state. A total of 14.38 lakh bovine animals have been protected in these shelters in urban and rural areas.

A provision of Rs. 195.94 crore is proposed for the Animal Disease Control Scheme which is 68percent more than the current year.

A provision of Rs. 100 crore is proposed for the establishment of veterinary colleges in Gorakhpur and Bhadohi districts.

Rs. 78.55 crore is proposed for risk management and livestock insurance scheme which is almost three times compared to the current year.

With a view to increasing fish production and productivity in the state Pradhan Mantri Matsya Sampada Yojana is being operated from the year 2020 to the year 2025.

A provision of Rs. 190 crore is proposed for the new scheme of construction of Aqua Park under the Prime Minister Matsya Sampradaya Yojana.

Under the Pradhan Mantri Matsya Sampradaya Yojana a total provision of Rs. 310 crore is proposed to cover male and female beneficiaries.

The minimum support price of wheat was fixed at Rs. 2125 per quintal by the Government of India for the Rabi marketing year 2023-24.

Under the Minimum Support Price Scheme in the Kharif marketing year 2023-24 the minimum support price of paddy was fixed at Rs. 2183 per quintal for common category and Rs. 2203 per quintal for grade A category.

2.3. Highlights related to Rural Development & Non-Farm Sector

Chief Minister Youth Entrepreneur Development Campaign is being started with the aim of providing financial resources for setting up new micro industries by linking the educated and trained youth of the state with self-employment. For this a provision of Rs 1000 crore is proposed.

Under the Chief Minister Micro Entrepreneur Accident Insurance Scheme which is operational from 2023 there is a provision to provide financial assistance up to a maximum of Rs 5 lakh to micro entrepreneur.

To encourage industrial institutions in the private sector 10 Pledge parks are being established in the state.

There is a budget proposal of Rs. 400 crore by the state government for the Atal Bihari Vajpayee Powerloom Electricity Flat Rate Scheme for the upliftment of handloom weavers as well as power looms.

Under the PM Mega Integrated Textiles and Apparel Scheme Mega

Textiles Park has been approved in Lucknow-Hardoi in an area of about 1000 acres. This park will attract investment of Rs. 10000 to 15000 crore in the textile and apparel sector which will create about 1 lakh direct and 2 lakh indirect employment opportunities. A provision of Rs 200 crore is proposed for the establishment of the park.

A budget of Rs 150 crore is proposed for purchasing land for the establishment of National Institute of Fashion Technology (NIFT) in Varanasi district.

Under Pandit Deendayal Gramodyog Rozgar Yojana there is a provision to provide interest subvention facility to the beneficiaries for 3 years. A provision of Rs. 14 crore is proposed for the scheme.

A provision of Rs. 15.75 crore is proposed under the Khadi and Village Industries Development and Sustainable Employment Promotion Policy.

A provision of Rs. 11.25 crore is proposed for the Clay Art Integrated Development Programme to provide employment to the traditional clay art artisans in the state.

The state government is continuously making efforts to increase greenery in the state. At present the forest cover and tree cover in Uttar Pradesh is 9.23percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15percent by the year 2030.

In the current year 2023-24 for the expansion of greenery in Uttar Pradesh 36.6 crore tree plantation work was done on a large scale in the state against the target of 35 crore. A target of planting 35 crore trees is proposed in the year 2024.

A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

A provision of Rs. 110 crore is proposed for the programmes run under the Green India Mission. A provision of Rs. 48.94 crore is proposed for Project Tiger and Project Elephant scheme.

A provision of Rs. 50 crore is proposed for the establishment of Kukrel Night Safari Park in Kukrel forest area located in Lucknow district.

Various types of skill development programmes for the economic development of Scheduled Tribes are being run in the Lakhimpur Kheri Balrampur Bijnor and Bahraich Shravasti and Maharajganj districts.

Under the Minimum Support Price Scheme for Minor Forest Produce the government is promoting the strengthening of marketing markets and markets for minor forest produce and construction of warehouses for purchasing non-timber minor forest produce at the fixed minimum support price.

3. Govt Sponsored Programmes linked with Bank Credit

Uttar Pradesh Aatmanirbharta Krishak Samanvit Vikas Yojana: Farmer

entrepreneurs farmer producer groups cooperatives and market committees will be provided unsecured loan up to Rs 2 crore at 6 percent interest and Committees and institutions associated with the welfare of farmers will be able to get loan at 3percent annual interest concession i.e. 6percent for 7 years.

Uttar Pradesh Nandini Krishak Samridhhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment.

Mukhyamantri Yuva Swarojgar Yojana-2016: The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>)

Uttar Pradesh Mukhyamantri Yuva Udyami Vikas Abhiyan: Aims to all educated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing a new enterprise with no interest payable on the loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Chief Minister Village Industries Employment Scheme 2023: The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisan's women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link- http://www.upkvib.gov.in/cm_yojana.aspx)

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The main food grains in the district are wheat and paddy. Paddy is mainly cultivated in the Kharif season and wheat in the Rabi season but wheat has a higher area coverage and production than paddy.

In the year 2022-23 wheat was cultivated in a total area of 125428 hectares with a production of 457289 metric tons and a productivity of 37.94 quintals per hectare. In the same year paddy was cultivated in a total area of 41343 hectares with a production of 133357 metric tons and a productivity of 32.38 quintals per hectare.

Pulses were cultivated in a total area of 46964 hectares with a production of 56903 metric tons and a productivity of 13.60 quintals per hectare.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Most of the small and marginal farmers in the district practice traditional farming methods and there is a lack of promotion and awareness of advanced farming techniques. Capacity building and training of farmers is essential and a new initiative has been taken to organize discussions with scientists and provide awareness and training through farmer clubs at half-yearly intervals.

80-85 percent of farmers in the district still use their own seeds for sowing. Large-scale assistance is being taken from the Chandra Shekhar Azad University of Agriculture Kanpur for the availability of improved seeds.

Providing timely credit to farmers as per their requirements has been a challenge for banks. The introduction of the Kisan Credit Card scheme has enabled farmers to access credit on time. In the district crop loans have been disbursed through KCCs. Credit flow under KCC / Crop loan is Rs.114456 Lakh during the last financial year.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Agriculture mainly depends on the mercy of nature but to reduce this dependence it has become necessary to develop irrigation facilities to increase productivity. Irrigation schemes are primarily classified into three categories:

- a. Major irrigation schemes - with a culturable command area of more than 10000 hectares
- b. Medium irrigation schemes - with a culturable command area between 2000 and 10000 hectares
- c. Minor irrigation schemes - with an irrigated area of less than 2000 hectares

The gross sown area in the district is 333000 hectares with a net irrigated area of 166000 hectares. The total length of canals in the district is 1166 km and the total area irrigated by canals is 43455 hectares. There are 176 pucca wells and 5 groundwater pump sets in the district. 18.17 percent of the total irrigated area is irrigated by canals or channels and 0.31 percent is irrigated by tanks and wells. The number of government borewells is 470 and there are 57222 private tubewells. [Source Zila Sankhyiki Patrika 2023]

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Based on the National compilation of Dynamic Ground water resources of India 2023 3 blocks in the district are classified as safe while 7 blocks have been classified as Semi Critical.

Farmers are not using Drip Irrigation and Sprinklers. All 922 revenue villages in the district have been electrified but due to the shortage of electricity farmers prefer diesel pumpsets. In the district 54045 pump sets have been reported out of which 47101 are diesel-powered and the remaining 6944 are electric. Approximately 10-15 percent of the pumpsets need to be replaced immediately. There are centres for pump repair at block headquarters and major villages but in other areas farmers themselves or untrained mechanics carry out repairs. There is no shortage of diesel supply in the district.

Activities included under minor irrigation: Irrigation methods such as drip and sprinkler systems which reduce water wastage underground pipelines and channels are also part of minor irrigation. These help in increasing the irrigated area.

Pradhan Mantri Krishi Sinchai Yojana: The Government of India has allocated Rs. 50000 crore under the "Pradhan Mantri Krishi Sinchai Yojana" for a paradigm shift in irrigation facilities. Under this scheme based on the concept of "per drop more crop" and "every field gets water" medium and long-term plans will be formulated.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation has played a crucial role in completing agricultural tasks on time resulting in increased productivity and food self-sufficiency in the country.

Machinery used after crop harvesting not only improves product quality but also provides employment opportunities to the rural community.

Some important machines and equipment used for farm mechanisation include tractors power threshers harvesters and modern agricultural tools.

To promote farm mechanisation in the district the Agriculture Department has provided farm machinery banks through FPOs with 80 percent subsidy for setting up these banks.

According to available data on farm mechanisation in the district the number of advanced threshing machines is 33557 the number of tractors is 49447 and the number of advanced hoes and cultivators is 27750.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The use of new machines results in an increase in productivity by about 30 percent along with savings in human labour and valuable time. Farm mechanisation helps farmers move from subsistence to commercial levels.

With the commercialisation of agriculture the use of agricultural machinery has increased significantly. In the country animal labours share in agricultural activities was 60 percent in 1971 which decreased to 10 percent by 2012-13. On the other hand the use of mechanical power/electrical energy in the agricultural sector increased from 25 percent to 88 percent during the same period.

Like other parts of the country a change in the attitude of farmers is visible in the district as well. In recent years the use of machines and equipment such as combine harvesters tractors zero-till machines seed drills multi-crop planters rotavators cono weeder power weeders and knapsack sprayers has increased in the district.

Farm mechanisation has played a crucial role in completing agricultural tasks in the fields on time. Mechanisation has led to an increase in both production and productivity. Apart from working in their own fields tractors are also used for hiring purposes to plough others fields. In the district tractors are also used for transportation. Some farmers have started using combine harvesters as well.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

India is the second largest producer of fruits and vegetables in the world. Horticulture crops are grown in specific regions and depend on the geographical and climatic conditions. Horticulture crops include fruits flowers vegetables high-tech sericulture mushroom production and nurseries.

The horticulture sector has become one of the major drivers of growth in the agricultural sector. This sector also facilitates diverse opportunities with high-value crops generates employment ensures nutritional security and ecological stability and increases export earnings.

According to available data the net sown area for flowers is 142 Hectares while the net sown area for potatoes and onions is 3473 hectares and 531 hectares respectively. The net sown area for other vegetables is 5696 hectares. [Zila Sankhyikiya Patrika 2023]

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Under the National Horticulture Mission financial assistance is available for the establishment of new orchards rejuvenation of old orchards protected cultivation integrated nutrient management integrated pest management organic farming beekeeping horticulture mechanisation etc.

To promote horticulture the Horticulture Department is providing support through various schemes. In addition to the National Horticulture Mission these include the Pradhan Mantri Krishi Sinchai Yojana schemes for horticultural development in Scheduled Caste and Scheduled Tribe areas the ATMA scheme and support from state nurseries.

In the district approximately 55714 hectares of land area is suitable for crops like amla karonda kinnu potatoes and other vegetables and horticultural products due to the soil and climate conditions. Additionally the district can produce various vegetables like tomatoes onion cauliflower brinjal okra peas spices like turmeric chilli garlic and flowers like rose marigold and medicinal plants.

The districts climate is also suitable for mushroom production and beekeeping. The average landholding size in the district is 0.75 hectares. Small and marginal farmers can increase their income by cultivating short-duration horticultural crops like vegetables flowers and medicinal plants on their small landholdings.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests nourish all forms of life whether human animal or plant while ensuring environmental stability and ecological balance. More trees will result in less climate change because trees absorb carbon dioxide from the environment and convert it into biomass.

Forests help retain soil by slowing water flow prevent erosion and increase renewable resources. These are ecological services that make the related ecosystem more resilient aiding in its adaptation.

To prevent this social forestry needs to be promoted on one hand while on the other hand unproductive and barren land needs to be developed and made cultivable. In the district this work has been carried out under the U.P. Land Reforms Corporation and DASP programs.

The district has 21818 hectares of current fallow land and 11010 hectares of other fallow land which can be used for forestry development.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There is an urgent need to implement a large-scale plan for the development of fallow land in the district. Efforts should be made to encourage farmers towards agroforestry.

In Kanpur Dehat the forest cover area is only 1.8 percent of the total district area. Private land boundaries can also be utilised for this purpose. The ravines and riverbanks of Derapur Maitha Rajpur Malasa Amaraudha and Sandalpur are suitable for this work.

Understanding the importance of agroforestry the Uttar Pradesh government has included promoting agroforestry on agricultural land and increasing farmers income in its State Forest Policy. This is being implemented for Uttar Pradesh with a funding pattern of 60:40 percent (Government of India: State Government). Farmers will be supported with financial assistance up to 50 percent of the actual cost of activities.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

India is the world's largest milk producer contributing 25 percent of global production followed by the European Union, the United States, Pakistan and Brazil. Dairy, poultry and animal husbandry play a significant role in improving the social and economic conditions of rural areas in India.

According to the 2019 Livestock Census, the total number of milch animals in the district is 568219. The milk availability in the district is 23 lakh litres. The per capita milk availability in the district is 387 grams/day compared to the national average of 406 grams and the state average of 387 grams/day. [Zila Saankhyikee Patrika 2023]

Amul (Banas) dairy has a plant in Kanpur Dehat. This plant has been commissioned in the year 2016-17. The capacity of this plant is 7 LLPD Pouch milk with 0.6 LLPD butter milk, 30 MTPD Dahi and 10 MTPD Ghee manufacturing facility. This is state-of-the-art technology plant located at Jainpur, Kanpur. Further, Namaste India and Tasty Dairy Specialities Limited also have plants in milk processing plants in Kanpur Dehat.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 27 veterinary hospitals, 56 animal development centres and 86 artificial insemination centres. While Parag Dairy / Amul / Namaste India etc. has milk collection centres and milk routes, most farmers avoid supplying milk due to improper management. Proper arrangements for measuring fat content in milk, milk collection facilities, chilling plants and cold transportation have not been developed.

In the district, fodder production is not carried out scientifically and systematically. Farmers use crop residues as green fodder.

Although nearly 2000 hectares of land is available for fodder development in the district, it has not been developed for this purpose. As a result, there has been a decline in livestock animal health, milk production and dung manure production in the district.

Artificial insemination centres require facilities like timely availability of liquid nitrogen, semen from good bulls, vehicles for liquid nitrogen distribution and diesel. There is no cold room for vaccines.

Milk processing units need to be established in the district. Farmers should be encouraged to rear high-quality livestock breeds.

The Animal Husbandry Department and Dairy Cooperative

Federation/Union should make arrangements to ensure the availability of high-quality cows and graded buffaloes and also veterinary hospitals in the districts may also be upgraded

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector is likely the fastest growing and most promising among all livestock sectors. According to the Livestock Census 2019 the number of poultry birds (chickens hens) in the district is 2.33 lakh and the egg production in the district is around 102 lakh eggs per year.

Compared to the national availability of 51 eggs per person per year and the state availability of 22 eggs per person per year (Source: NIC) the availability in the district is 9.01 eggs per person per year while there is sufficient demand for eggs in the district which local production cannot meet.

To meet the demand of the district eggs are brought from Hyderabad Punjab and Pune. One-day-old chicks are brought from Haryana. Poultry feed is brought from Varanasi Unnao and Punjab.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry industry in Kanpur Dehat shows an expansive potential. Even globally the poultry sector has taken significant strides towards development including Kanpur Dehat. Factors like increasing demand for poultry products population growth and changing dietary habits enhance the commercial prospects of this industry. However its commercial scope also depends on factors like market demand infrastructure feed availability disease management and government policies.

To appropriately recognize the potential of the poultry industry in Kanpur Dehat it would be essential to conduct a comprehensive feasibility study and understand local market dynamics.

The biggest obstacle in promoting poultry farming has been insurance. Insurance companies are not enthusiastic about insuring poultry due to the high mortality rate and associated risks in this sector making the insurance premium very high.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally an ancillary activity undertaken by small and marginal farmers as well as agricultural labourers. According to the Livestock Census 2019 the number of sheep goats and pigs in the district is 14243 420847 and 1970 respectively. The district has 27 veterinary hospitals/dispensaries 57 disease diagnostic centres and 86 artificial insemination centres.

People are sent to training institutes in Aligarh and Meerut for producing quality livestock. Such a training centre can be opened in Mati. The district has 6 centres for pig rearing. In addition good

quality pigs are also purchased from Varanasi and Meerut.

The geographic and climatic conditions of the district are favourable for sheep/goat/pig rearing. Sheep goats and pigs are bought and sold in local markets.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

To promote sheep/goat/pig rearing in the district the Integrated Development Program for Small Ruminants (Subsidy Scheme) by the Department of Animal Husbandry and Dairying Government of India/NABARD/State Governments Department of Animal Husbandry and Dairying is being implemented in the district. Under this scheme important interventions are being made to promote commercial rearing increase production levels in local breeds assist in marketing and enhance the value of locally produced products.

NLM (National Livestock Mission) - Under this scheme a subsidy of 25 is available for the General and OBC categories and 33.33 for the Scheduled Castes Scheduled Tribes and BPL categories. This scheme is provided on a first-come first-served basis. The Department of Animal Husbandry and Dairying Government of India is implementing the National Livestock Mission scheme. Applications for this subsidy can be filled online on the website <https://nlm.udyamimitra.in/> and SIDBI is the subsidy channelizing partner for this scheme.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries are a good source of income for farmers. The district has 5 rivers and numerous small and large ponds available for intensive activities by the Fisheries Department.

There is a need for the promotion of fish seed production and the expansion of new ponds in the district which will not only generate subsidiary employment in the form of fish farming but also increase protein supply for the local population and rainwater harvesting. In the district the leasing and management of water bodies is mainly done by certain sections and most of the 16 fish farming societies in the district are not functional.

The Fisheries Department in the district has only three water bodies covering 66.62 hectares namely Rasulabad (59 hectares) Akbarpur (6 hectares) and Sarwankheda (1.62 hectares) with a production capacity of 81.50 quintals. Additionally there are 127 private ponds covering 129 hectares with a production of 1528 quintals. Further there are several small ponds/areas in the low-lying areas and depressions of the district that can be utilised for fish seed production.

The district has a Deputy Director (Fisheries) posted who provides technical training and makes fish seeds available at Rs.70.00 per thousand.

There are several unorganised sale centres in the district where fish is sold at rates ranging from Rs.80.00 to Rs.350.00 per kg.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Government of India had launched the Blue Revolution Mission to tap all the existing potential in the fisheries sector. Under this provisions have been made for appropriate coordination and linkage with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) National Agriculture Development Scheme and National Rural Livelihood Mission.

In the area of inland (pond) fisheries subsidies are being provided for various activities such as inland fisheries fish farming development of waterlogged areas and integrated development of resources.

There is a need to provide backward and forward linkages regarding the fish farming business for which the Government of India is providing grants for various activities under the Pradhan Mantri Matsya Sampada Yojana for fish farmers.

The Pradhan Mantri Matsya Sampada Yojana is a major scheme launched by the Government of India aimed at promoting capable and inclusive development in the fisheries sector. Initiated in 2020 this scheme aims to boost fish production create employment opportunities and improve fisheries livelihoods. Its primary focus is on developing infrastructure upgrading modern aquaculture techniques and enhancing fisheries livelihoods while also emphasising the welfare of fisherfolk. By increasing the countrys fish production and addressing key challenges in the sector this scheme contributes to food security economic development and rural development.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Many ancillary activities are associated with agriculture for which farmers need to arrange resources. With the increasing mechanisation in agriculture the importance of livestock (like bulls) that held a significant place for centuries has become negligible. The growing automobile industry has replaced traditional means.

Now tractors are not only used for ploughing fields but have also become an important means of transportation in rural areas. They are widely used for carrying goods for social events agricultural materials and other necessary items for homes.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

92 percent of farmers have land holdings of less than 2 hectares and being an industry-dominated district ploughing with bullock carts and bullocks is no longer prevalent here. Farmers are either using second- hand tractors or other means of rural transportation. The purchase of two-wheelers is also more common among the new generations of farmers.

Due to improvements in road transportation the use of bullock carts has become negligible; therefore there is a good potential for financing two-wheelers and small vehicles.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agricultural practices are farming methods and techniques that aim to protect the environment conserve natural resources and maintain agricultural productivity in the long run. These practices take into account not only the economic viability of agriculture but also mediate environmental and social factors.

The Integrated Farming System (IFS) is also a sustainable agricultural practice. The Integrated Farming System is defined as a judicious mix of two or more enterprises where the principles of minimum competition and maximum complementary are followed through advanced agri-scientific management practices with the objective of achieving sustainable and environment-friendly improvement in agricultural income family nutrition and ecological services. IFS models have been developed in different parts of the country incorporating activities related to livestock poultry horticulture apiculture fisheries and plantation crops like coconut cocoa arecanut banana pineapple etc. along with other crops.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The various components of the Integrated Farming System are crops livestock birds and trees. Crop components can be mixed/intercropping multi-tier cropping subsystems. Livestock components can be dairy animals, goats, sheep, poultry, fisheries etc. and tree components include fruits, timber, fuel, fodder etc. The major factors to be considered while selecting an IFS model are soil type rainfall its distribution weather availability of livestock etc.

Some IFS models that can be adopted for Uttar Pradesh for income enhancement and employment generation are:

1. Crop + Dairy Integrated Farming System model for income enhancement and employment generation
2. Crop + Livestock Integrated Farming System model for sustainable livelihoods
3. Horticulture + Dairy Integrated Farming System model for marginal farmers in the Western Plains
4. Dairy-based Integrated Farming System model for income enhancement and employment generation
5. Crop + Orchard-based Integrated Farming System model for the Western Plains
6. Integrated Farming System model based on exotic vegetables for marginal farmers

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The Food Corporation of India purchases and stores grains so that an adequate quantity can be issued as per requirement.

The Kanpur Dehat district produces around 1.36 lakh metric tons of paddy 4.98 lakh metric tons of wheat and around 1.03 lakh metric tons of potatoes. In addition other foodgrains and various fruits/vegetables are produced in abundance for which proper storage is required.

The availability of storage capacity in the district is only around 13 percent of the total production and 14.65 percent of the standard. There are 3 agricultural markets in Maitha, Akbarpur and Amraudha. Since storage capacity is low a lot of grains had to be kept in open sheds which could get spoiled due to theft rats and pest infestation.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Keeping in mind the increasing potato production and wastage in the district there is a need to establish several cold storages. For farmers to get a fair price for their agricultural produce it is necessary that they can store their produce so that they can sell it when the prices are higher to obtain economic benefit. With this objective the Government of India has implemented a subsidised scheme for cold storages and rural godowns.

In view of the continuously increasing demand and quantity of agricultural produce - foodgrains/potatoes/vegetables/fruits and other milk and meat products in the district there are good prospects for increasing the storage capacity in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The cultivable wasteland current fallow and other fallow land in the district is 47385 hectares which is 15.04 percent of the total area. The area under groves and cultivable wastelands is 16138 hectares.

A major part of the total area in the district has become infertile due to non-scientific farming methods not changing the crop cycle for years and excessive use of fertilisers and pesticides during crop cultivation. In this area there is a need for investment in soil and water conservation to improve soil health and address the decline in crop productivity.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

In the past several years' credit flow from all banks has been negligible due to lack of awareness among farmers and lack of specific knowledge about this activity among bankers. Additionally this area is neglected by bankers due to high investment long gestation period and low initial returns.

Farmers either engage in this activity without financial assistance or take loans from the cooperative sector - Uttar Pradesh State

Cooperative Rural Development Bank. The department only conducts training publicity and extension programs with funds provided by the government. Hence it is expected that credit disbursement for this area will happen in the coming years.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

This chapter covers other basic infrastructure related to agriculture which improves productivity in agriculture and ancillary activities. These activities include seed multiplication agricultural biotechnology seed production bio-pesticides/fertilisers, vermicompost etc.

To increase productivity reduce cost-value and maintain environmental balance modern agricultural activities like seed multiplication agricultural biotechnology use of bio-fertilisers and bio-pesticides use of vermicompost and NADEP compost are gaining continuous importance. For increasing agricultural production and productivity it is necessary for farmers to get soil testing done periodically.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

In the past several years' credit flow from all banks has been negligible due to lack of awareness among farmers and lack of specific knowledge about this activity among bankers. Additionally this area is neglected by bankers due to high investment long gestation period and low initial returns. Farmers either engage in this activity without financial assistance or take loans from the cooperative sector - Uttar Pradesh State Cooperative Rural Development Bank. The department only conducts training publicity and extension programs with funds provided by the government.

To increase credit flow training on making bio-fertilisers is being provided through farmer clubs and banks are ready to provide credit for making bio-fertilisers. Hence it is expected that credit disbursement for this area will happen in the coming years.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agriculture processing sector includes processing of all foodgrains horticulture and garden produce forest produce livestock fisheries etc. This sector plays an important role in food grain preservation ensuring food security and creating profitable employment in rural areas. The benefits of food processing are efficient marketing systems rural employment remunerative prices for farmers and rapid transfer of technology.

However in India only 10 percent of agricultural produce is processed. According to a study by ICAR - Central Institute of Post-Harvest Engineering and Technology (CIPHET) on post-harvest losses to farmers the annual value of harvest and post-harvest losses for major crops

in India is around Rs. 92651 crore (based on 2012-13 production data at 2014 wholesale prices). These losses range from 1 to 15 percent for different crops. Since the entire agricultural production within the state cannot be consumed processing storage and exports are necessary to maintain the growth rate of the agriculture sector.

Kanpur Dehat is having several food processing units in Jainpur Rania etc. Further there is one Agro Processing Cluster (APC) which has been approved by the Ministry of Food Processing Industries (MoFPI) Government of India in Rura Kanpur Dehat.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh is a prosperous food grain-based agricultural state and is the largest producer of cereals and sugarcane. The state provides an appropriate environment incentives and facilities for the growth of agricultural production and has immense potential for establishing agro-based industrial units.

Significant agriculture-industry linkages are derived which help accelerate agricultural development by creating forward linkages (processing and marketing) that improve output quality generate employment opportunities and increase farmers net income.

Due to high labour intensity dairy fruit and vegetable processing are most suitable for Uttar Pradesh. The benefits of food processing are efficient marketing systems rural employment remunerative prices for farmers rapid transfer of technology and the ability to transform the subsidy-driven agriculture sector into a quality-driven business.

The Ministry of Food Processing Industries (MoFPI) has launched the Pradhan Mantri Micro Food Processing Enterprises (PM-FME) Scheme under the Atmanirbhar Bharat Abhiyan with the aim of enhancing the competitiveness of existing individual micro-units in the unorganised segment of the food processing industry and promoting formalisation of the sector with a total outlay of Rs. 10000 crore. The scheme gives special emphasis on supporting groups engaged in agriculture-food processing such as FPOs and SHGs and producer cooperatives with their entire value chain.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

With the diversification and modernization of agricultural activities the need for support and extension services is also increasing year by year. In this direction the establishment of Agri-Clinics and Agri- Business Centers by agriculture graduates or graduates of other agriculture-related subjects (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) is important.

Agri-Clinics and Agri-Business Centers provide farmers with crop patterns latest techniques crop protection from pests and diseases market trends and market prices of various crops medical facilities for animals etc. This will increase the productivity of crops and animals. Agri-clinic centres provide farmers with agricultural inputs

rental agricultural equipment and other services.

In the district there are 10 subsidised seed sale centres 10 pesticide sale centres 10 agricultural protection units and 38 agricultural service centres by the Agriculture Department. [Zila Sankhyikiya Patrika 2023]

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agri-clinics will provide farmers with crop patterns latest techniques crop protection from pests and diseases market trends and market/prices of various crops medical facilities for animals etc. which will increase the productivity of crops/animals. Agri-business centres will provide farmers with agricultural inputs rental agricultural equipment and other services.

Under the scheme all banks will provide loan facilities of up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 100.00 lakh to groups of 5 entrepreneurs (one of whom should be a graduate in Business Development and Management) on attractive terms.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSMEs play a crucial role in providing large-scale employment opportunities with less capital on one hand and help in industrialization of the country's rural and backward areas on the other thereby reducing regional imbalances and ensuring equitable distribution of income. The MSME sector currently contributes around 30 percent to India's Gross Domestic Product (GDP). It accounts for 48 percent of India's total exports. In Uttar Pradesh the MSME sector contributes 65 percent of the state's annual industrial production.

The district has 05 industrial areas like Rania, Jainpur, Jhinhak, Rasulabad and Derapur. The district has 23053 industrial units (1051 sponsored by the Khadi and Village Industries Board) where 19178 regular (2509 women) and 45895 casual (4120 women) workers are employed. Among these industrial units only 135 are registered out of which 82 are operational with 3495 workers. In the Rania industrial area of Sarvankheda block 8 sheds and 100 plots have been allocated for industrial production.

3.2 Infrastructure and linkage support available, planned and gaps

Of the 05 industrial areas in Kanpur Dehat Rania and Jainpur have most of the industrial units of the district. Major industrial units are engaged in Leather products Chemical products and Food products.

There is potential for service industry in Rania, Jainpur, Jhinhak, Derapur, Pukhrawan, Rasoolabad, Sandalpur etc. The necessary infrastructure for supporting the MSME sector is available in the district. The district has developed banking electricity transportation communication and other essential facilities.

The Khadi Commission/Khadi Board/District Industries Center provides guidance and financial assistance to entrepreneurs for setting up industries. A financial counseling and advisory center is operational in the district.

Banks need to encourage small entrepreneurs by financing them under the schemes being run by the Government of India State Government and NABARD in this sector. Some of these schemes are: One District One Product (ODOP) Pradhan Mantri Mudra Yojana Skill Development Mission - Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), Nivesh Mitra and Udyog Bandhu, Stand- up India Scheme, Make in India, Mukhyamantri Yuva Rozgar Yojana, Handicraft Distribution Promotion Scheme, Vishwakarma Shram Samman Yojana. Detailed information can be obtained from the District Industries Center office and their website.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play a crucial role in the country's economy. To maintain growth in the country's exports a high growth rate along with a healthy trade and foreign exchange reserve balance is necessary.

A healthy balance between foreign trade and currency reserves is necessary to sustain the country's economy. Continuous efforts should be made for the growth of exports. Exports are also related to the prevailing industrial environment with a major role of quality standards competitive pricing and attractive packaging. Exports are a national priority for both the government and private sectors which has been acknowledged by all.

India with a large and diverse agricultural sector is one of the leading countries in the production of rice wheat milk sugarcane fruits and vegetables.

In Kanpur Dehat district the major export products are engineering goods (USD - \$5.72 crore) leather industry (USD - \$3.71 crore). Other major export products are saddlery meat and plastic products. [<https://exporthubs.gov.in>]

4.1.2 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh Agriculture Export Policy 2019: The Government of Uttar Pradesh implemented its first Agriculture Export Policy on 10.09.2019 with the aim of increasing agricultural income and promoting the export of agricultural commodities. Under the policy Farmer Producer Organizations (FPOs) are being promoted where a maximum subsidy of Rs.10 lakh is provided for cluster farming of export-oriented commodities in groups of 50-100 hectares over a period of 5 years with 40 being provided in the first year itself.

Production Linked Incentive (PLI) Scheme: To boost domestic manufacturing and exports the Government of India has launched the Production-Linked Incentive (PLI) Scheme with an outlay of 1.97 lakh crore. In the Union Budget 2022-23 the government has made additional allocations for the existing PLI scheme for the telecom and solar sectors. The objective of this scheme is to incentivize companies based on the incremental sales of products manufactured by them domestically. The government believes that this scheme has the potential to create 60 lakh new jobs and additional production worth Rs. 30 lakh crore over the next five years.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide financial assistance from banks to eligible/meritorious students for pursuing higher education in India and abroad.

The main emphasis is on providing financial assistance at an affordable rate to every meritorious student to enable them to pursue higher studies. Banks provide financial assistance for various courses in India/abroad. There is a provision to provide loans of up to Rs. 20 lakh to individuals for educational purposes including professional courses.

In 2011, the literacy rate in Uttar Pradesh was 69.72 percent which ranks 29th among all states in India and is significantly below the national average of 74.04. In 2011 the male literacy rate was 79.24 percent (national average 82.14 percent) and the female literacy rate was 59.26 percent (national average 65.46 percent).

The district has a total of 1593 primary schools, 321 secondary schools, 73 colleges and 24 post-graduate colleges.

4.2.2 Infrastructure and linkage support available, planned and gaps

National Education Policy 2020 (NEP 2020) - This policy provides a comprehensive framework for both school and higher education as well as vocational training in rural and urban India.

Under Priority Sector Lending loans up to Rs. 20 lakh given to individuals for educational purposes include professional courses.

The Institutions of Eminence scheme has been launched to implement the government's commitment to empowering higher education institutions and helping them become world-class teaching and research institutions. Ten public and ten private institutions are to be identified for emerging as world-class teaching and research institutions.

There is a tremendous tilt among students in the state towards studying abroad the new focus area of "Education Loan" will facilitate increased credit flow in this area.

Padho Pardesh - This is a Central Sector Scheme to provide interest subsidy on the interest payable for the period of study abroad under approved courses at Masters M.Phil/Ph.D. levels for students belonging to the communities notified as minority communities under Section 2(c) of the National Commission for Minorities Act 1992.

Vidyalakshmi Portal - Vidya Lakshmi is the first-of-its-kind portal for students seeking Education Loans. Students can view apply for and track the education loan applications from banks anytime anywhere using this portal.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The Ministry of Rural Development has formalised the perspective on rural housing to ensure adequate and affordable housing for all and to assist in the development of sustainable and inclusive housing in rural areas expansion of government assistance community participation self-help and public-private partnership within the framework of Panchayati Raj system. The central government and state governments have launched several to ensure adequate housing for the lower and middle- income groups of the population.

In Kanpur Dehat, 12608 houses have been sanctioned under PMAY - (Urban) so far of which 7513 houses have been completed. In the district 32647 houses have been sanctioned under PMAY - (Rural) so far, of which 29602 houses have been completed. [Source - PMAY website]

4.3.2 Infrastructure and linkage support available, planned and gaps

To make housing available for all special schemes have been launched by the Government of India for urban and rural areas namely PMAY - (Urban) and PMAY - (Rural).

Under PMAY - (Rural) financial assistance is provided to all houseless and households living in dilapidated houses for the construction of pucca houses. It is envisaged that under the scheme assistance will be provided for the construction of one crore pucca houses. The scheme is being implemented in all rural areas of India except Delhi and Chandigarh. The cost of houses is shared between the centre and states in a ratio of 75:25.

According to the 2011 census the number of households in Uttar Pradesh was 4.52 crore. The number of urban and rural households was 1.04 crore and 3.47 crore respectively.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Uttar Pradesh is the third-largest economy in India contributing about 8 percent to the national GDP. Investment in rural infrastructure creates new economic opportunities and activities generates additional employment and income facilitates and improves the distribution of other rural services and enhances the skills of rural poor.

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD during 1995-96 with the objective of providing low cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects which were languishing for want of resources. Over the years RIDF has emerged as a dependable source of public funding of impactful rural infrastructure projects. Assistance from RIDF constitutes a significant proportion of investments by various State Governments in rural infrastructure sector.

Kanpur Dehat district has 3 National Highways viz. NH27 NH19 and NH91 and is well-connected by railways with three major rail tracks running through the district. The Delhi-Howrah route which is fully electrified passes through its center. The district boasts a network of healthcare facilities including hospitals and health centers and Educational institutions are plentiful and administrative services are centralized in Akbarpur (Mati). Further efforts are also underway to improve water supply sanitation and public spaces contributing to the overall development and quality of life for its residents.

5.1.2 Infrastructure and linkage support available, planned and gaps

Kanpur Dehat has a solid foundation of infrastructure with healthcare facilities educational institutions and a well-connected transportation network. Planned projects like the New Kanpur City and Kanpur Metro aim to enhance commercial residential and transit infrastructure. However gaps remain in advanced healthcare services road quality higher education and utilities like water supply and sanitation which need to be addressed to support future growth and development. Further regarding rural infrastructure there is a need for more creation of infrastructure like irrigation roads bridges culverts and agricultural facilities specially allied activities

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed

by them and due to easy transportation transportation costs were reduced and villages were directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

All 922 villages in the district have drinking water facilities under the Jal Jeevan Mission. In some pockets there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 43 hospitals healthcare facilities and dispensaries of all types which is very low; considering state average. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Minister's Swachh Bharat Mission.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy refers to energy generated from renewable natural resources such as sunlight wind rain tides and geothermal heat which are naturally replenished. With the objective of increasing farmer's income the ambitious Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM KUSUM Scheme) has been declared by the Ministry of New and Renewable Energy Government of India.

It aims to provide a sustainable and cost-effective way to operate agricultural activities and reduce the carbon footprint of the agricultural sector. This scheme will also be implemented in Uttar Pradesh. In Kanpur Dehat district 240 solar pumps have been installed so far under this scheme which will generate 1.06 MW of solar energy. [<https://pmkusum.up.gov.in/>]

The district has a total of 922 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging

5.3.2 Infrastructure and linkage support available, planned and gaps

The Ministry of New and Renewable Energy Government of India operates programs under the non- conventional energy sector. It provides assistance through various nodal agencies at the state level to promote its usage across the state. The Non-conventional Energy Development Agency (NEDA) is the nodal agency for the development of renewable energy sources in the state of Uttar Pradesh. The district receives bright sunshine on most days of the year. Under these circumstances there is ample scope for the use of solar lanterns solar home lighting systems and solar photovoltaic pumping systems.

PM Surya Ghar Bijali Yojana PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:
(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	294	234.251800	210.8267
B	Ongoing tranches	55	82.721900	67.076
	Total (A + B)	349	316.973700	277.9027

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	11	23.411300	21.0173
B	Rural roads & bridges	40	57.700500	44.5193
C	Social Sector	4	1.610100	1.5294
	Total (A + B + C)	0	0.000000	0

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	11	Irrigation potential	ha	2181
B	Rural roads	32	Road length	km	53
C	Bridges	8	Bridge Length	m	237

3.a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospital	4	Animal Husbandry Infrastructure	4	4
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Central Governments Scheme - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - SHG program was restructured to further strengthen the Self Help Group - Bank Linkage Program from 1st April 2013 and is being run across India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM). From 1st April 2021 all districts and blocks in the state have been selected under this program.

In the district 1719 SHGs have been saving linked and 1149 SHGs have been credit linked during FY24 with loan amount of Rs.1747.19 Lakh. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 2239.35 lakh was disbursed to JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

Presently in the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India which is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM).

Under the NRLM scheme NABARD's concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4% (for loans up to Rs.3 lakhs) and 3%(for loans from Rs.3 lakhs to Rs.5 lakhs).

Under the NRLM the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is also running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income.

NRLM faces several challenges. The most important is the sustainable development of Self Help Groups. Many groups depend on development organizations even for routine tasks like maintaining account books and conducting meetings for transactions. The most concerning aspect is the decline in the number of groups taking repeat loans. Only repeat loans can establish that group-based microfinance has been successful in providing parallel financial services to well-functioning other microfinance organizations.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promote the formation of more farmer producer companies and encourage agricultural and ancillary activities through them
- 2 Distribution of certified seeds
- 3 More centres for input distribution under cooperative fold
- 4 Encourage organic farming under organic clusters by promoting integrated agriculture and animal husbandry.
- 5 Banks should provide credit to landless cultivator's sharecropper's, tenants and small/marginal farmers through Joint Liability Groups.
- 6 Promote farm mechanisation and ensure proper arrangements for storage and marketing of agricultural and ancillary products.
- 7 There is a need to emphasise integrated farming to increase agricultural productivity.
- 8 Encourage farmers to shift from traditional crops to cash crops - fruits vegetables and medicinal plants.
- 9 Banks should play a proactive role in providing farm credits to FPOs SHGs etc. being formed in the district.
- 10 The Pradhan Mantri Fasal Bima Yojana (PMFBY) being implemented for loanee and non-loanee farmers in the district need to be made more integrated and attractive and should be promoted among farmers.
- 11 Setting up soil testing lab in each Block

2. Water Resources

- 1 Special awareness programs should be conducted by the agriculture and irrigation departments for increasing use of water conserving technology like sprinklers and drips
- 2 Renovation of canals and desilting of canal beds
- 3 There is an urgent need to improve the power supply in villages. Keeping this shortcoming in mind solar pump sets need to be promoted more extensively
- 4 Banks should provide assistance through loans for individual farm development works supply of agricultural products farm ponds/water harvesting tanks drip/sprinkler systems etc. which are not covered under government programs
- 5 The National Mission for Sustainable Agriculture (NMSA) also provides for a 25-50 subsidy for micro-irrigation and rainwater harvesting. Hence banks need to increase the flow of credit in this area.
- 6 Pradhan Mantri Krishi Sinchai Yojana implemented by the Ministries of Agriculture Water Resources and Rural Development to fulfil the basic mantra of Per Drop More Crop

and the goal of providing water to every field. Under the scheme rainwater conservation construction of farm ponds water harvesting check dams etc. may be undertaken.

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers etc among small and marginal farmers
- 2 Many FPOs and CLFs have been/are being formed in the district. Through them Custom Hiring Centers (CHCs) or Farm Machinery Banks etc. should be established by availing the benefits of the Agriculture Infrastructure Fund (AIF) scheme. Such centres are also eligible for interest subvention under AIF.
- 3 Maintenance and upkeep of machinery and skill training for same
- 4 There is a need to establish hubs for small agricultural tools at the village level and hubs for large agricultural tools at the block level. Farmer clubs/SHGs/JLGs can use small agricultural tools for their own use as well as rent them out.
- 5 Primary Agricultural Credit Societies should be transformed into multi-service centres and through them hubs for large agricultural tools should be established in the area.

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up export related infrastructure in vegetable growing belt
- 3 Encouraging marginal and small farmers to move towards cash crops
- 4 To establish the value chain for fruits and vegetables it is necessary to set up small collection centres/zero-energy cool chambers/cold storages processing and packaging units at the block level in the district. Benefit of AIF and PMFME scheme may be taken for this.
- 5 The production capacity of government nurseries needs to be increased.

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 Banks are not providing any loans in this area. Agri-forestry farm forestry commercial forestry nursery development are models for which loans can be taken from banks.
- 3 The government can decide to popularise social forestry by utilising the services of local NGOs.
- 4 The forest department needs to organise training camps. The department should make efforts for more nursery development.

6. Animal Husbandry - Dairy

- 1 Bankers can continuously finance veterinary dispensaries and artificial insemination centres. Further Lending by banks for

BMCUs deep freezers indigenous dairy product units and milk vans may be promoted

- 2 Insurance of cattles/buffaloes
- 3 Along with financing dairy units financing activities like production of green fodder under irrigated and unirrigated areas vermicompost making units should be undertaken.
- 4 Promotion of Selective breeding through Artificial Insemination (AI)
- 5 Extensive efforts are needed to bring all livestock farmers under the KCC scheme. Prompt and positive disposal of applications sent by livestock and dairy departments by bank branches.
- 6 The existing problems in the fodder seed production chain need to be considered seriously and resolved. Some innovative measures are needed in this area – such as the establishment of producer companies arrangements with private sector agencies for marketing etc. Alternative sources of fodder like azolla production napier grass straw processing silage making etc. should be considered.

7. Animal Husbandry – Poultry

- 1 Insurance companies are hesitant to insure small-scale poultry units which makes banks reluctant to finance poultry units. The issues under the Poultry Insurance need to be revisited to benefit small farmers.
- 2 Backyard poultry may be promoted.
- 3 Banks can finance the cold chain for poultry products transport vehicles refrigerated vehicles small outlets for marketing poultry eggs broiler meat and egg carts/parlours in semi-urban and large villages.
- 4 Efforts need to be made to encourage private investment and establish hatcheries in the district

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 It is necessary to establish breeding centres for good breeds of goat's sheep and pigs to ensure their availability in the district.
- 2 Under NRLM/SRLM goat sheep and pig rearing can also be promoted as an employment-oriented business.
- 3 All ongoing schemes for sheep goat and pig rearing need to be implemented in area-wise clusters to enable integrated development of this activity in the region.
- 4 Banks need to encourage socially and economically backward people and provide timely loan facilities.

9. Fisheries

- 1 Expand the fisheries sector and cooperate in creating fishers credit cards.
- 2 Building public demonstrations of advanced fish culture techniques such as integrated fish farming biofloc etc.

- 3 Banks should provide financing keeping in mind the government schemes so that interested fish farmers not only get government subsidies but also promote fish farming.

10. Construction of Storage and Marketing Infrastructure

- 1 The Benefit of new AMI scheme for providing capital investment subsidy for scientific storage of agricultural produce in rural areas. Entrepreneurs/FPOs can benefit by combining this scheme with the Agriculture Infrastructure Fund (AIF) scheme.
- 2 Accreditation of warehouses and godowns through WDRA may be promoted
- 3 Negotiable Warehouse Receipts may be promoted for Bank Loan.

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost

13. Food and Agro. Processing

- 1 Entrepreneurs should also avail the benefits of the PMFME scheme (35 capital grant from the Center and an additional 25 from the state government) implemented by the Horticulture Department and the Agriculture Infrastructure Development Fund
- AIF (3 interest subvention) schemes.
- 2 Setting up infrastructure for export promotion and linking ancillary units with it

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government for MSMEs
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE
- 3 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum training centers.
- 4 Currently the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.
- 5 Increase institutional lending for this sector by expanding the Mudra scheme and encouraging small finance banks to play their role.

- 6 Clusters of units related to artisans weavers and craftsmen etc. should be promoted in the district.

16. Export Credit

- 1 Setting up of export infrastructure in vegetable and plantation growing areas
- 2 Promoting ancillary units for agro processing
- 3 Easy availability of export credit
- 4 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms

18. Housing

- 1 Growing urbanisation requires bank credit for housing.
- 2 The Pradhan Mantri Awas Yojana (PMAY) is currently being implemented under both the Rural Housing Scheme and the Urban Housing Scheme. The benefit may be passed on to the eligible borrowers

19. Social Infrastructure

- 1 Setting up RO plants at all Blocks
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under PM Surya Ghar Bijali Yojana for solar roof top plants

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/enterprises with market through ONDC etc
- 3 Easy credit facility from banks

Chapter 8

Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

3. Latest initiatives by Ministry of Cooperation (MoC), GoI

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of Rs.300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UP CB at the State level.
2. The Government of Uttar Pradesh has contributed Rs.100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
3. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a

detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to

₹922.87 crore as on 31st March 2023. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs.922.87 crore as on 31st March 2023 from Rs.430.04 crore.

5. Status of Cooperatives in the District

1. Under centrally sponsored scheme total 33 PACS (11 in 1st phase and 22 in 2nd phase) are under computerisation.
2. 21 PACS have been promoted as CSCs

6. Potential for formation of cooperatives

1. There is potential for formation of Dairy Cooperative societies. The distribution is uniform across the district as all blocks are covered by some cooperative society or the other
2. There is potential for formation of Fishery Cooperative societies in the villages on the riversides.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Farmers Producers Organisation	Akbarpur Block	Grant assistance towards formation and promotion of Producer Organizations related to organic farming and value-addition in agriculture sector	No	500	This NABARD initiative will enable 300 Farmers to increase their income by promoting Organic/Natural Farming.
2	Collectivisation	Farmers Producers Organisation	Rasulabad Block	Grant assistance towards formation and promotion of Producer Organizations related to organic farming and value-addition in agriculture sector	No	500	This NABARD initiative will enable 300 Farmers to increase their income by promoting Organic/Natural Farming.
3	Collectivisation	Farmers Producers Organisation	Rajpur Block	Grant assistance towards formation and promotion of Producer Organizations related to organic farming and value-addition in agriculture sector	No	500	This NABARD initiative will enable 300 Farmers to increase their income by promoting Organic/Natural Farming.

4	Financial Inclusion	Financial support to Bank of Baroda Bank (Lead Bank) for CFL (Center for Financial Literacy) Financial support to District Cooperative Bank and Rural Banks also for financial literacy camps	CFL centres in Akbarpur Amraudha and Sandalpur	Financial support for financial literacy camps demo vans projectors micro- ATMs PoS machines etc.	No	-	Increase in bank resources Financial literacy in rural areas Financial inclusion
5	Infrastructure Development	W/S of Chandur Malasa Devipur kailayi Baraur Baliaramau Road to Block Malasa road	Malasa Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
6	Infrastructure Development	Construction of 2x6m span RCC Culvert at Sikandra jhinjhak Rasulabad marg to Jigana Sampark marg	Sandalpur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity

7	Infrastructure Development	Construction of 6 m span RCC culvert at Gahoba to Ahiran Gadewa	Derapur Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
8	Infrastructure Development	Construction of minor bridge between village Jyot & village Berisaal	Rasulabad Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
9	Infrastructure Development	Construction of tutaichand to sithara khurd link road	Malasa Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
10	Infrastructure Development	Construction of meenapur to farzabad link road	Malasa Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
11	Infrastructure Development	Construction of baheri to birma link road	Malasa Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
12	Infrastructure Development	Construction of nonapur feeder to biroha link road	Anraudha Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
13	Infrastructure Development	Construction of sithra bujung to arhariyamau link road	Malasa Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity

14	Infrastructure Development	Construction of sheetalpur to dudadev link road	Sarvankhed a Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
15	Infrastructure Development	Construction of karsa to jariha link road	Sarvankhed a Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
16	Infrastructure Development	Construction of rampur shivli to jogindera link road	Maitha Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
17	Infrastructure Development	Construction of kanhaiyapurwa to tyagi baba ashram link road	Maitha Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
18	Infrastructure Development	Construction of anuppur to sujanpur road	Maitha Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
19	Infrastructure Development	Construction of sumerpur to hanspur ekghara road	Akbarpur Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity
20	Infrastructure Development	Construction of Nonari abadi to kapasi link road	Sandalpur Block	Financial assistance for Rural infrastructure Projects	No	-	- Improved rural connectivity

21	Infrastructure Development	Construction of Block rajpur khatkar bejama road to bilaspur link road	Rajpur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
22	Infrastructure Development	Construction of katehi to gram didauliya sampark marg	Derapur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
23	Infrastructure Development	Construction of nathu sarhad to sabdalpur link road	Derapur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
24	Infrastructure Development	Construction of kothipurva aurangabad dalchand to arjunpurva link road	Jhinjhak Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
25	Infrastructure Development	Construction of Samyun to powa link road	Jhinjhak Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
26	Infrastructure Development	Construction of Chamaraiya to aurangpur gahdeva link road	Rasulabad Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
27	Infrastructure Development	Construction of Nanpur to lala Bhagat link road	Rasulabad Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
28	Infrastructure Development	Construction of Malgao to Mahipalpur link road	Jhinjhak Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
29	Micro Finance	Promotion and Credit linkage of 100 SHGs	Rajpur Block	Grant Assistance for promotion and credit linkage of SHGs	No	-	Women empowerment through promotion and credit linkage of SHGs

Success Stories

Success Story 1: Success Story of Zero Budget Natural Farming Project in Kanpur Dehat

- | | |
|---------------------------------|--|
| 1. Scheme: | DPR project on Enhancing Livelihood of Small and Marginal framers of Rasulabad Block of Kanpur Dehat District through Capacity Building in Zero Budget Natural Farming |
| 2. Project Implementing Agency: | Shramik Bharti |
| 3. Duration of the Project: | 2 Years |
| 4. Beneficiary: | 250 Farmers with 180 Acre land area covered for Natural Farming |

No. of beneficiaries: 250

Community: Farmers

State: Uttar Pradesh

District: Kanpur Dehat

Block: Rasulabad

Village: Thanapurva, Vanpurva, Sisahi, Daheli etc

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts. (sources:Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022) and ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change)

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its

efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LIFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action - both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a) Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.

b) The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires ₹1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

2.2 Any specific Climate Change initiative in the District by

a) Govt. of India: Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy

and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

b) ICAR Institutions: ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.

c) State Government: Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

d) NABARD: NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

e) Other Agencies: Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy

and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a As per Climate vulnerability report, Kanpur Dehat has vulnerability score of 0.596 which means Relatively High Vulnerable. Kanpur Dehat faces significant challenges due to climate change. The region has experienced rising temperatures and more frequent extreme weather events, such as heatwaves and heavy rainfall. These changes are impacting agricultural productivity, water resources, and public health.

Air quality in the district is also a concern. Further, the Rivers and other water bodies in the district are affected by both climate change and pollution, exacerbating water quality issues.

Efforts to address these challenges include improving water management practices, enhancing green cover, and implementing stricter pollution control measures. These initiatives aim to build resilience and ensure sustainable development in the face of climate change.

b Climate change poses several challenges for agriculture in Kanpur Dehat. Rising temperatures and changing rainfall patterns are expected to impact crop yields and water availability. Key crops like wheat and rice may see reduced productivity due to increased heat stress and altered monsoon patterns. Additionally, the frequency of extreme weather events, such as droughts and floods, is likely to increase, further affecting agricultural stability.

To adapt, farmers in Kanpur Dehat can adopt climate-resilient practices such as using drought-resistant crop varieties, improving irrigation efficiency, and diversifying crops. These strategies can help mitigate the adverse effects of climate change and ensure sustainable agricultural production in the region.

3.2 Any specific Climate Change initiative in the District by

a The Government of India has implemented several programmes to address climate change, which also benefit regions like Kanpur Dehat. Some of the key initiatives include:

National Action Plan on Climate Change (NAPCC): This plan includes eight national missions focusing on various aspects of climate change, such as solar energy, enhanced energy efficiency, sustainable agriculture, and water conservation. **Green India Mission:** This mission aims to increase forest and tree cover, restore degraded ecosystems, and enhance biodiversity.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): This scheme focuses on improving irrigation efficiency and ensuring water conservation in agricultural practices.

Climate-Resilient Crop Varieties: Recently, 109 new crop varieties developed by the Indian Council of Agricultural Research (ICAR) have been released. These varieties are designed to be high-yielding and climate-resilient, helping farmers in regions like Kanpur Dehat adapt to changing climatic conditions.

These programmes aim to mitigate the impacts of climate change and promote sustainable development in the region.

a There are no ICAR Institutions in Kanpur Dehat. However ICAR-IIPR Kanpur is actively working in the district. The institute is actively involved in climate change initiative such as National Initiative on Climate Resilient Agriculture (NICRA). This initiative focuses on developing and promoting climate-resilient technologies in agriculture to help farmers cope with extreme weather conditions like droughts, floods, and heatwaves.

ICAR-IIPR is also working on creating new crop varieties that are more resilient to climate change. These include pulses that can withstand higher temperatures and variable rainfall patterns. Additionally, they are implementing resource-use efficient agro-technologies and promoting sustainable farming practices to enhance resilience.

b The Uttar Pradesh government has undertaken several initiatives to address climate change and promote sustainable development:

Decade of Localizing Climate Actions: This initiative focuses on embedding climate action into local policies, budgets, and institutions. It includes “Seven Step Rainbow Approach” to enhance resilience and mitigate climate impacts.

Solar Energy Promotion: UP has implemented policies to boost solar energy production, with a current installed capacity of

2.4 GW and an additional 3.8 GW in the pipeline. Electric Vehicles (EVs): The state is promoting the adoption of electric vehicles through supportive policies and infrastructure development.

Biomass Energy: Efforts are being made to utilize biomass for energy production, reducing reliance on fossil fuels and lowering greenhouse gas emissions.

a NABARD has undertaken several initiatives to address climate change, focusing on agriculture and rural livelihoods such as being National Implementing Entity for NAFCC, and also accredited as a Direct Access Entity of the GCF,

NABARD has established a dedicated fund viz. Climate Change Fund (CCF) to support awareness-building, innovative climate adaptation, and mitigation interventions and also Centre for Climate Change: Located in Lucknow which focuses on knowledge sharing, training, and capacity building for stakeholders involved in climate action.

b Other NGOs / Institutions are also working on awareness creation on Natural Farming, Climate change etc. in the district.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1) Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2) NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3) As of now, there are no specific Geographical Indication (GI) tagged products listed for Kanpur Dehat. However, Kanpur Dehat is part of the larger Kanpur region, which is renowned for its leather industry, particularly the Kanpur Saddlery, which has received a GI tag.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Anrodha	Derapur	Jhijnjhak	Maittha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
	I. Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	24291	Phy 247 BL 60.00										247 60.00
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	48583	Phy BL				1482 720.00	247 120.00	247 120.00	1482 720.00	494 240.00	494 240.00	4446 2160.00
3	Cereals - Barley/ Jav (Irrigated)	100	Acre	18623	Phy 1976 BL 367.99	6175 1149.97	1482 275.99	988 184.00	494 92.00	2964 551.99	1729 321.99	1235 229.99	1482 275.99	1235 229.99	19760 3679.90
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	22156	Phy 3705 BL 820.88		2470 547.25	2964 656.70	3705 820.88	988 218.90		4940 1094.51	988 218.90	1235 273.63	20995 4651.65
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	14617	Phy BL			988 144.42	741 108.31			1482 216.62		247 36.10	3458 505.45
6	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	29252	Phy 17000 BL 4972.84	3500 1023.82	3500 1023.82	9500 2778.94	10000 2925.20	7500 2193.90	5500 1608.86	30000 8775.60	5959 1743.13	6669 1950.82	99128 28996.93
7	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	17004	Phy 247 BL 42.00	1235 210.00		247 42.00		1235 210.00	494 84.00	247 42.00			3705 630.00
8	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	28519	Phy 22230 BL 6339.77	9880 2817.68	9880 2817.68	17290 4930.94	22230 6339.77	16055 4578.73	14820 4226.52	37050 10566.29	11116 3170.17	12353 3522.95	172904 49310.50

9	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	18606	Phy	4940	6422	6175	6175	6175	4940	5681	4940	7410	3705	3458	53846
					BL	919.14	1194.88	1148.92	1148.92	1148.92	919.14	1057.01	919.14	1378.70	689.35	643.40	10018.60
10	Oil Seeds - Sesame/ Til/ Seasmum/ Gingelly (Irrigated)	100	Acre	10946	Phy	247	1235			247	27.04	1235		247			3705
					BL	27.04	135.18			27.04		135.18		27.04			405.55
11	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	16599	Phy	2470	17290	2470	2470	1235	494	11115	494	988	3705	988	50635
					BL	410.00	2869.97	410.00	410.00	205.00	82.00	1844.98	82.00	164.00	614.99	164.00	8404.92
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	17814	Phy		741			741	988	1235	988	988	1235	988	8151
					BL		132.00			132.00	176.00	220.00	176.00	176.00	220.00	176.00	1452.00
13	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	100	Acre	17409	Phy		247										247
					BL		43.00										43.00
14	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	17296	Phy	1729	2964	1235	1235	1235	1482	1729	1729	1729	1235	1235	16302
					BL	299.05	512.65	213.61	213.61	213.61	256.33	299.05	299.05	299.05	213.61	213.61	2819.62
15	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	17814	Phy		741			741	988	1235	988	988	1235	988	8151
					BL		132.00			132.00	176.00	220.00	176.00	176.00	220.00	176.00	1452.00
16	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	40069	Phy							741					741
					BL							296.91					296.91
						14258.71	10221.15	6437.27	10595.57	10595.57	12615.63	11946.65	9713.61	23865.80	7606.14	7626.50	114887.03
						1425.87	1022.12	643.73	1059.56	1059.56	1261.56	1194.66	971.36	2386.58	760.61	762.65	11488.7
						2851.74	2044.23	1287.45	2119.11	2119.11	2523.13	2389.33	1942.72	4773.16	1521.23	1525.3	22977.41
	Sub Total																149353.14

Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total		

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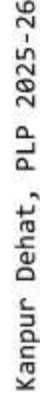


			80	No.		480000	Phy	34	57	35	33	49	43	37	62	34	41	425
	Tube Well--						BL	130.56	218.88	134.40	126.72	188.16	165.12	142.08	238.08	130.56	157.44	1632.00
	Tube Well--		80	No.		682000	Phy	14	23	14	14	19	17	15	24	14	17	171
							BL	76.38	125.49	76.38	76.38	103.66	92.75	81.84	130.94	76.38	92.75	932.95
	Sub Total																	4288.21

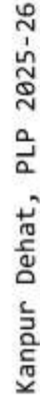
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
	A.3 Farm Mechanisation														
1	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	7	6	6	13	10	6	7	16	5	81
					BL	25.48	21.84	21.84	47.32	36.40	21.84	25.48	58.24	18.20	294.84
2	Other machinery-Other Machinery & Equipments-25 HP tractor	80	No.	560000	Phy	32	23	26	48	34	27	21	62	22	327
					BL	143.36	103.04	116.48	215.04	152.32	120.96	94.08	277.76	98.56	1464.96
3	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000	Phy	18	14	16	28	22	16	14	36	12	194
					BL	30.24	23.52	26.88	47.04	36.96	26.88	23.52	60.48	20.16	325.92
4	Power Tiller--20 HP	80	No.	265000	Phy	3	3	3	5	4	4	2	6	2	34

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4	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy		9	6	6	13	10	7	5	16	5	9	86
					BL		15.19	10.13	10.13	21.94	16.88	11.82	8.44	27.01	8.44	15.19	145.17
5	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy		2	1	1	3	2	2	1	4	2	2	20
					BL		2.68	1.34	1.34	4.02	2.68	2.68	1.34	5.36	2.68	2.68	26.80
6	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	189300	Phy		2	1	2	2	3	2	2	3	2	1	20
					BL		3.03	1.51	3.03	3.03	4.54	3.03	3.03	4.54	3.03	1.51	30.28
7	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy		3	2	2	4	4	3	2	6	2	3	31
					BL		1.74	1.16	1.16	2.33	2.33	1.74	1.16	3.49	1.16	1.74	18.01
8	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy		10	7	5	7	5	9	37	11	3	10	104
					BL		12.34	8.64	6.17	8.64	6.17	11.11	45.67	13.58	3.70	12.34	128.36
9	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy		4	3	3	5	4	3	2	7	2	3	36
					BL		5.61	4.20	4.20	7.01	5.61	4.20	2.80	9.81	2.80	4.20	50.44
10	Nursery ---	80	ha	1967700	Phy				1		1			1	1	1	5
					BL				15.74		15.74			15.74	15.74	15.74	78.70
10	Sericulture--3' X 3'	80	No.	20000	Phy							1					1
					BL							0.16					0.16

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4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	7	11	10	7	5	12	6	39	8	7	112
					BL	9.15	14.37	13.06	9.15	6.53	15.68	7.84	50.95	10.45	9.15	146.33
	Sub Total															526.79
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Anrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
A.7 Animal Husbandry - Dairy																
1	Buffalo Farming--	80	1+1	248000	Phy	150	280	250	300	150	480	450	500	300	302	3162
					BL	297.60	555.52	496.00	595.20	297.60	952.32	892.80	992.00	595.20	599.17	6273.41
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	2	2	2	2	2	2	2	2	2	2	20
					BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	200.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	197	180	180	190	180	150	160	200	180	160	1777
					BL	345.14	315.36	315.36	332.88	315.36	262.80	280.32	350.40	315.36	280.32	3113.30
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	103	137	68	75	67	113	102	119	73	93	950
					BL	834.71	1110.25	551.07	607.80	542.97	915.75	826.61	964.38	591.59	753.67	7698.80
5	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	10	18	17	20	9	33	31	34	21	20	213

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Anrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
A.9 Animal Husbandry - Poultry															
1	Commercial Broiler Farming--	80	5000	2458000	Phy	5	4	4	4	5	5	4	6	5	47
					BL	98.32	78.66	78.66	78.66	98.32	98.32	78.66	117.98	98.32	924.22
	Commercial Broiler Farming--	80	5000	5846000	Phy	1	1	1	1	1	1	1	1	1	10
2	Commercial Layer Farming--	80	10000	11642000	Phy	2	1	1	1	1	1	2	1	1	12
					BL	186.27	93.14	93.14	93.14	93.14	93.14	186.27	93.14	93.14	1117.66
	Sub Total														2509.58
A.10 Working Capital - AH - Poultry															
1	Broiler Farming_Others_Fatehpur - 8 month	100	500	85000	Phy	1									1
					BL	0.85									0.85

2	Broiler Farming_Others_Gorakhpur	100	500	160000	Phy	10	8	8	12.80	12.80	8.00	5	6	4	4	6	6	65
					BL	16.00	12.80	12.80	12.80	9.60	8.00		9.60	6.40	6.40	9.60	9.60	104.00
	Sub Total																	104.85
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Anrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total		
	A.11 Animal Husbandry - SGP																	
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	70	74	72	71	48	88	111	85	69	69	757		
					BL	231.84	245.09	238.46	235.15	158.98	291.46	367.63	281.52	228.53	228.53	2507.19		
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	16	27	16	16	16	16	21	21	21	16	186		
					BL	140.16	236.52	140.16	140.16	140.16	140.16	183.96	183.96	183.96	140.16	1629.36		
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	15	13	12	12	10	15	19	15	12	12	135		
					BL	45.48	39.42	36.38	36.38	30.32	45.48	57.61	45.48	36.38	36.38	409.31		
	Sub Total															4545.86		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Amrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
A.12 Working Capital - AH - Others/SR															
1	Goat Farming_Rearing Unit - Semi-intensive_Kanpur Dehat	100	10+1	24000	Phy	25	30	30	24	25	30	45	30	30	294
				BL	6.00	7.20	7.20	5.76	6.00	7.20	10.80	6.00	7.20	7.20	70.56
	Sub Total														70.56
A.13 Fisheries															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Amrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	4	2	2	2	2	4	3	2	2	25
				BL	3.20	1.60	1.60	1.60	1.60	1.60	3.20	2.40	1.60	1.60	20.00
2	Fish marketing--Three wheeler	80	No.	300000	Phy	1	1	1	1	1	1	1	1	1	10
				BL	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	24.00
3	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	100000	Phy	2	1	1	2	1	1	1	1	1	12
				BL	1.60	0.80	0.80	0.80	1.60	0.80	0.80	0.80	0.80	0.80	9.60

	Ornamental Fish Hatchery--	80	No.	50000	Phy	1												1
					BL	0.40												0.40
4	Ornamental Fish Hatchery--	80	No.	800000	Phy	4	4	4	3	5	4	3	4	3			3	37
					BL	25.60	25.60	25.60	19.20	32.00	25.60	19.20	25.60	19.20	19.20	19.20	19.20	236.80
	Ornamental Fish Hatchery--	80	No.	1000000	Phy	2	1	2	1	2	2	2	2	1	1	1	1	16
					BL	16.00	8.00	16.00	8.00	16.00	16.00	16.00	16.00	8.00	8.00	8.00	8.00	128.00
	Sub Total																	418.80
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera		District Total	
	A.14 Working Capital - Fisheries																	
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/ composite fish farming earthen ponds	100	Acre	64000	Phy	1	1	1	1	1	1	1	1	1	1	1	10	
					BL	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	6.40	
2	Fish Seed Rearing__fish seed rearing	100	Acre	60000	Phy	1	1	1	1	1	1	1	1	1	1	10		
					BL	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	6.00	
3	Marketing Activities_Bicycle_cycle	100	Per unit	5000	Phy	1	1	1	1	1	1	1	1	1	1	1	10	

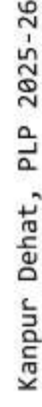
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5	Integrated Farming--Plantation + Dairy (1ha)	90	ha	550000	Phy	12	12	12	12	12	12	12	12	12	12	120
					BL	59.40	59.40	59.40	59.40	59.40	59.40	59.40	59.40	59.40	59.40	594.00
6	Organic Inputs Manufacturing Unit-	90	No.	7100000	Phy	2	2	2	2	2	2	2	2	2	2	20
	-				BL	127.80	127.80	127.80	127.80	127.80	127.80	127.80	127.80	127.80	127.80	1278.00
7	Two Wheeler Loans - -	85	No.	100000	Phy	2										2
					BL	1.70										1.70
	Sub Total					535.40	521.55	531.45	521.55	529.65	521.55	533.70	521.55	521.55	521.55	5259.50
	Total Farm Credit (sum of A.1 to A.15)															195973.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
	B. Agriculture Infrastructure															
	B.1 Storage Facilities															
1	Cold Storage--500 MT	75	No.	4000000	Phy	2	2	1	1	1	1	1	1	1		2
2	Cold Storage--5000 Mt	80	No.	40000000	BL	640.00	640.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	3840.00
3	Godown--/ Rural Godown (1000 MT)	80	No.	10000000	BL	160.00	160.00	160.00	160.00	240.00	240.00	240.00	240.00	240.00	240.00	2080.00
4	Godown--/ Rural Godown (500 MT)	75	No.	1500000	BL	78.75	56.25	56.25	56.25	56.25	56.25	56.25	56.25	67.50	56.25	596.25
	Sub Total															6576.25
Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total

Sr.	Activity	Bank	Unit Size	SoF / Unit	Akbarpur	Anrodha	Derapur	Jhunjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District
	B.2 Land Development														
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy	2	2	2	2	2	2	2	2	2	20
					BL	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	25.60
2	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy	5	5	5	5	5	5	5	5	5	50
					BL	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	40.00
3	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy	10	13	13	13	13	13	13	13	13	127
					BL	17.92	23.30	23.30	23.30	23.30	23.30	23.30	23.30	23.30	227.62
4	On Farm development (OFD) Works --	80	m.	75000	Phy	35	25	25	25	25	25	25	25	25	260
					BL	21.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	156.00
5	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy	26	25	25	25	25	25	25	25	25	251
					BL	9.07	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	87.55
	Sub Total														536.77

No.		Loan Factor (%)		Cost (Rs)																		Total
	B.3 Agriculture Infrastructure - Others																					
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	12	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	102
					BL	2.78	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	8	92
					BL	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33	
					BL	30.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00
4	Seed Processing-All Seed Types-	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10	
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25
	Sub Total																					456.96
	Total (B.1+B.2+B.3)																					7569.98
Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera						District Total	

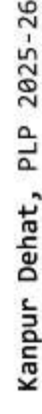
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5	Food Grain Processing-Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	Phy	1	1	1	1	1	1	1	1	1	1	10
				54.00	BL		54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	540.00
6	Fruit Processing -Chips-	85	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	5	50
				85.00	BL		85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	850.00
7	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy	3	3	2	2	2	2	2	2	2	2	24
				5.10	BL		5.10	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	40.80
8	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	9
				8.50	BL		8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	76.50
9	Rice Processing --	75	No.	3000000	Phy	4	3	2	3	2	3	4	3	3	3	30
				90.00	BL		67.50	45.00	67.50	45.00	67.50	90.00	67.50	67.50	67.50	675.00
	Sub Total															4949.90
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akbarpur	Amrodha	Derapur	Jhijnjhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
1	C.2 Ancillary Activities -														
	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy	3									3
					BL	13.50									13.50
	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy	21	21	21	24	24	16	24	24	24	223
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	2	2	1	1	1	1	1	1	1	12
					BL	136.00	136.00	68.00	68.00	68.00	68.00	68.00	68.00	68.00	816.00
3	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy	5	2	1							8
					BL	22.50	9.00	4.50							36.00
	Sub Total														2872.50
	Total (C.1+C2)														7822.40
	Total (A+B+C)														211366.03

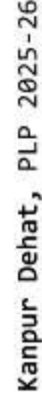
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	Manufacturing Sector - Working Capital-Medium-	80	No.	50000000	BL	800.00	0	0	0	200.00	0	0	0	1600.00
					Phy	7								7
5	Manufacturing Sector - Working Capital-Micro-	80	No.	5000000	BL	2800.00	0	0	0	0	0	0	0	2800.00
					Phy	100	60	100	60	60	60	60	60	680
	Manufacturing Sector - Working Capital-Micro-	80	No.	5000000	BL	400.00	240.00	400.00	240.00	240.00	240.00	240.00	240.00	2720.00
					Phy	50	20	40	20	25	25	25	25	295
	Manufacturing Sector - Working Capital-Micro-	80	No.	10000000	BL	400.00	160.00	320.00	160.00	200.00	200.00	200.00	200.00	2360.00
6	Manufacturing Sector - Working Capital-Micro-	80	No.	20000000	Phy	11	6	6	6	6	6	6	6	65
					BL	176.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	1040.00
	Manufacturing Sector - Working Capital-Small-	80	No.	50000000	Phy	21	10	10	10	12	10	10	10	114

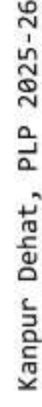
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No.		Loan Factor (%)	Cost (Rs)																Total
	III. Export Credit																		
1	Export Credit -Post Shipment Export Credit-	80	No.	50000	Phy	25	24	25	24	25	20	25	20	25	20	25	20	20	233
						10.00	9.60	10.00	9.60	10.00	8.00	10.00	8.00	10.00	8.00	10.00	8.00	8.00	93.20
	Total Export Credit																		93.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akbarpur	Amrodha	Derapur	Jhinhak	Maitha	Malasa	Rajpur	Rasulabad	Sandalpur	Sarbankhera	District Total
	IV. Education															
1	Education Loans-Study Abroad-	90	No.	200000	Phy	9	6	6	8	6	6	5	9	6	6	9
					BL	16.20										16.20
	Education Loans-Study Abroad-	90	No.	2000000	Phy	11	6	6	8	6	6	5	9	6	6	69

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Annexure 2

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	42038.00	35790.85	43253.35	50081.12	42816.50	48581.18	65292.10	
RCBs	7603.80	6200.66	7823.80	3138.70	9399.40	4583.53	11755.70	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	39426.40	49132.30	40567.00	70847.38	48734.60	61292.06	60952.20	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	89068.20	91123.81	91644.15	124067.20	100950.50	114456.77	138000.00	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	27612.73	15165.71	28214.42	14131.47	38858.81	14312.52	39538.00	
RCBs	1925.90	1135.89	1959.59	0.00	1588.57	6.91	2217.80	
SCARDB	5144.30	2580.82	5231.97	267.04	5434.41	145.26	6592.90	
RRBs	14415.30	1566.80	14747.67	2157.42	16801.34	6191.99	22699.04	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	49098.23	20449.22	50153.65	16555.93	62683.13	20656.68	71047.74	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	69650.73	50956.56	71467.77	64212.59	81675.31	62893.70	104830.10	
RCBs	9529.70	7336.55	9783.39	3138.70	10987.97	4590.44	13973.50	
SCARDB	5144.30	2580.82	5231.97	267.04	5434.41	145.26	6592.90	
RRBs	53841.70	50699.10	55314.67	73004.80	65535.94	67484.05	83651.24	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	138166.43	111573.03	141797.80	140623.13	163633.63	135113.45	209047.74	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	14740.20	9606.88	17833.00	26435.60	15154.79	38653.22	32704.40	
RCBs	36.00	34.56	44.00	0.00	0.00	0.00	0.00	
SCARDB	528.00	415.60	638.00	0.00	0.00	0.00	0.00	
RRBs	1695.80	1645.78	2055.00	3610.68	5763.71	8476.36	12295.60	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	17000.00	11702.82	20570.00	30046.28	20918.50	47129.58	45000.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	7728.03	5167.10	16625.37	53894.40	18120.28	4649.19	20130.90	
RCBs	58.90	51.20	135.30	5555.71	146.60	0.00	156.20	
SCARDB	60.80	55.11	153.30	0.00	167.06	0.00	174.80	
RRBs	2227.30	2058.66	4547.80	46907.52	4981.20	614.06	5266.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	10075.03	7332.07	21461.77	106357.63	23415.14	5263.25	25727.90	

Table 6: Grand Total (C+D+E)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	92118.96	65730.54	105926.14	144542.59	114950.38	106196.11	157665.40	
RCBs	9624.60	7422.31	9962.69	8694.41	11134.57	4590.44	14129.70	
SCARDB	5733.10	3051.53	6023.27	267.04	5601.47	145.26	6767.70	
RRBs	57764.80	54403.54	61917.47	123523.00	76280.85	76574.47	101212.84	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	165241.46	130607.92	183829.57	277027.04	207967.27	187506.28	279775.64	

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	35790.85	6200.66	0.00	49132.30	0.00	50081.12	3138.70	0.00	70847.38	0.00	91123.81	0.00	49132.30	0.00	6200.66	50081.12	91123.81	0.00	70847.38	0.00	3138.70	50081.12	124067.20

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	48581.18	4583.53	0.00	61292.06	0.00	65292.10	11755.70	0.00	60952.20	0.00	114456.77	0.00	61292.06	0.00	4583.53	65292.10	114456.77	0.00	60952.20	0.00	11755.70	65292.10	138000.00

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	35790.85	6200.66	0.00	49132.30	0.00	50081.12	3138.70	0.00	70847.38	0.00	91123.81	0.00	49132.30	0.00	6200.66	50081.12	91123.81	0.00	70847.38	0.00	3138.70	50081.12	124067.20
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

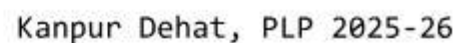
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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	48581.18	4583.53	0.00	61292.06	0.00	114456.77	65292.10	11755.70	0.00	60952.20	0.00	138000.00
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	14312.52	6.91	145.26	6191.99	0.00	20656.68	39538.00	2217.80	6592.90	22699.04	0.00	71047.74
Sub total	14312.52	6.91	145.26	6191.99	0.00	20656.68	39538.00	2217.80	6592.90	22699.04	0.00	71047.74
Grand Total (I +II)	62893.70	4590.44	145.26	67484.05	0.00	135113.45	104830.10	13973.50	6592.90	83651.24	0.00	209047.74

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1000000
2	Agri Clinic & Agri Business Centers			No.	500000
3	Bakery & Confectionery Unit			No.	1000000
4	Bakery & Confectionery Unit			No.	1500000
5	Bee Keeping			No.	371500
6	Bioferlizers			No.	160000
7	Buffalo Farming			1+1	248000
8	Bulk Milk Cooling Unit			No.	1250000
9	Cold Storage			No.	400000000
10	Cold Storage			No.	4000000
11	Commercial Broiler Farming			5000	2458000
12	Commercial Broiler Farming			5000	5846000
13	Commercial Layer Farming			10000	11642000
14	Compost/ Vermi Compost	Vermi Compost		No.	750000
15	Compost/ Vermi Compost	Vermi Compost		No.	31000
16	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
17	Crossbred Cattle Farming			1+1	219000
18	Custom Service Units/ Custom Hiring Centers			No.	8500000
19	Dairy Cow and Heifer rearing			2	1013000
20	Dairy Marketing Outlet/ Parlour			No.	400000
21	Dairy Processing Unit			No.	150000

22	Dal/ Pulses Mill			No.	3500000
23	Diesel Pump Sets			No.	49500
24	Diesel Pump Sets			No.	55550
25	Drinking Water			No.	500000
26	Drip Irrigation			ha	119000
27	Education Loans	Study Abroad		No.	2000000
28	Education Loans	Study Abroad		No.	200000
29	Exotic Fruits			ha	277400
30	Export Credit	Post Shipment Export Credit		No.	50000
31	Farm Ponds/ Water Harvesting Structures			No.	100000
32	Farm Ponds/ Water Harvesting Structures			No.	224000
33	Finance to FPOs/FPCs			No.	2000000
34	Fish Culture			ha	100000
35	Fish marketing			No.	300000
36	Floriculture			ha	337200
37	Food Grain Processing	Flour Mill		No.	2500000
38	Food Grain Processing	Sorting & Grading		No.	6000000
39	Fruit Processing	Jam, jelly & Squash		No.	200000
40	Fruit Processing	Chips		No.	2000000
41	Goat	Rearing Unit		20+1	414000
42	Godown			No.	1500000
43	Godown			No.	10000000
44	Graded Buffalo Farming			5+5	248000

45	Healthcare	Hospital		No.	10000000
46	Integrated Farming			ha	550000
47	Integrated Farming			ha	650000
48	Integrated Farming			ha	250000
49	Integrated Farming			ha	450000
50	Integrated Pisciculture			ha	100000
51	Leveller	Laser Guided		No.	455000
52	Loan to PACS/ FSS/ LAMPS			No.	500000
53	Loans to Distressed Persons			No.	50000
54	Manufacturing Sector	Term Loan	Small	No.	25000000
55	Manufacturing Sector	Working Capital	Micro	No.	500000
56	Manufacturing Sector	Term Loan	Micro	No.	5000000
57	Manufacturing Sector	Working Capital	Medium	No.	25000000
58	Manufacturing Sector	Working Capital	Small	No.	15000000
59	Manufacturing Sector	Working Capital	Micro	No.	1000000
60	Manufacturing Sector	Working Capital	Small	No.	10000000
61	Manufacturing Sector	Term Loan	Small	No.	50000000
62	Manufacturing Sector	Working Capital	Micro	No.	2000000
63	Manufacturing Sector	Working Capital	Small	No.	5000000
64	Manufacturing Sector	Term Loan	Medium	No.	12500000
65	Manufacturing Sector	Working Capital	Medium	No.	50000000
66	Mushroom Cultivation			1000 Kg. per Cycle	211000
67	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300

68	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
69	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
70	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
71	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
72	Nursery			ha	1967700
73	Nursery/ Propagation unit			ha	534800
74	Oil Extraction			No.	1000000
75	On Farm development (OFD) Works			m.	75000
76	Organic Inputs Manufacturing Unit			No.	7100000
77	Ornamental Fish Hatchery			No.	800000
78	Ornamental Fish Hatchery			No.	50000
79	Ornamental Fish Hatchery			No.	1000000
80	Other machinery	Other Machinery & Equipments		No.	560000
81	Other machinery	Other Machinery & Equipments		No.	210000
82	Pig Breeding Unit			10+2	1095000
83	Plantation	Teak		ha	163310
84	Plantation	Bamboo		ha	86636
85	Plantation	Poplar		ha	235040
86	Power Tiller			No.	265000
87	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
88	Reclamation of Problem Soils		5	ha	43600

89	Refrigerated Tanker Van				No.	3450000
90	Repair of Dwelling Units				No.	1000000
91	Rice Processing				No.	3000000
92	Sanitation				No.	25000
93	Seed Processing			All Seed Types	No.	2500000
94	Sericulture				No.	20000
95	Service Sector			Term Loan	No.	125000000
96	Service Sector			Term Loan	No.	5000000
97	Sheep			Rearing Unit	20+1	379000
98	SHGs/ JLGs				No.	150000
99	Solar Energy			Roof Top Solar PV System with Battery	No.	100000
100	Solar Energy			Roof Top Solar PV System with Battery	No.	150000
101	Solar PV Pump Sets (AC)				No.	361800
102	Sprinkler Irrigation				ha	49000
103	Thresher				No.	161000
104	Tractor			With Implements & Trailer	No.	950000
105	Tube Well				No.	682000
106	Tube Well				No.	23000
107	Tube Well				No.	33000
108	Tube Well				No.	480000
109	Two Wheeler Loans				No.	100000
110	Veterinary Clinic			Mobile	No.	3500000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda ()		24291
2	Annual Vegetables	Potato/ Aloo (Irrigated)		48583
3	Broiler Farming	Others_Gorakhpur	500	160000
4	Broiler Farming	Others_Fatehpur _ 8 month	500	85000
5	Buffalo Farming	Buffalo Farming_Kanpur Dehat		80000
6	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		14617
7	Cereals	Sorghum/ Jowar (Irrigated)		17004
8	Cereals	Barley/ Jav (Irrigated)		18623
9	Cereals	Maize/ Makka (Irrigated)		22156
10	Cereals	Wheat/ Gehu (Irrigated)		28519
11	Cereals	Rice/ Chaval/ Dhan (Irrigated)		29252
12	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
13	Fish Seed Rearing	_fish seed rearing		60000
14	Goat Farming	Rearing Unit _ Semi_intensive_Ka npur Dehat		24000
15	Marketing Activities	Kiosk_kiosk/Outle ts/mobile van/Aquashop		160000

16	Marketing Activities	Bicycle_cycle with insulated box		5000
17	Oil Seeds	Sesame/ Til/ Sesamum/ Gingelly (Irrigated)		10946
18	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		18606
19	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		16599
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		17296
21	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		17409
22	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		17814
23	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		17814
24	Sugar Crops	Sugarcane/ Ganna (Irrigated)		40069

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and address of DDM

Name	Rahul Kumar Yadav
Designation	DDM, NABARD
Address 1	203 Saideep Apartment Chhapeda Pulia
Address 2	Sharda Nagar, Kanpur
Post Office	Naveen Nagar SO
District	Kanpur Nagar
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<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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Corporate Office

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🌐: www.nabkisan.in



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OFFERS CONSULTANCY AND ADVISORY SERVICES

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--	--

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Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

WHAT DOES NABFOUNDATION WANT FROM YOU?

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Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

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